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TOMPKINS TRUSTCO INC
Form 8-K
July 28, 2004

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(D) OF THE SECURITIES EXCHANGE ACT OF 1934

DATE OF REPORT (DATE OF EARLIEST EVENT REPORTED) July 28, 2004

TOMPKINS TRUSTCO, INC.

(Exact name of registrant as specified in its charter)

New York	1-12709	16-1482357
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(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

The Commons, PO Box 460, Ithaca, NY	14851
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(Address of principal executive offices)	(Zip Code)

Registrant's telephone number, including area code: (607) 273-3210

Not Applicable

(Former name or former address, if changed since last report)

Item 7. Financial Statements and Exhibits.

(a) Not applicable.

(b) Not applicable.

(c) Exhibits

Exhibit No.	Description
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99.1	Press Release of Tompkins Trustco, Inc. dated July 28, 2004.

Item 12. Results of Operations and Financial Condition

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On July 28, 2004, the Company issued a press release announcing its earnings for the calendar quarter ended June 30, 2004. A copy of the press release is attached to this Report on Form 8-K as Exhibit 99.1 and is incorporated herein by reference.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

TOMPKINS TRUSTCO, INC.

Date: July 28, 2004

By: /s/ JAMES J. BYRNES

James J. Byrnes
Chairman and
Chief Executive Officer

INDEX TO EXHIBITS

EXHIBIT NUMBER -----	EXHIBIT DESCRIPTION -----	PAGE ----
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