

TOMPKINS TRUSTCO INC
 Form 5
 February 14, 2005

FORM 5

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 Washington, D.C. 20549**

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).
 Form 3 Holdings Reported Form 4 Transactions Reported

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person *
FETSKO FRANCIS M
 (Last) (First) (Middle)

2. Issuer Name and Ticker or Trading Symbol
TOMPKINS TRUSTCO INC [TMP]

5. Relationship of Reporting Person(s) to Issuer
 (Check all applicable)
 ___ Director ___ 10% Owner
 Officer (give title below) ___ Other (specify below)
 EVP, CFO, Treasurer

C/O TOMPKINS TRUSTCO, INC., PO BOX #460
 (Street)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)
 12/31/2004

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Reporting
 (check applicable line)

ITHACA, NY 14851
 (City) (State) (Zip)

Form Filed by One Reporting Person
 ___ Form Filed by More than One Reporting Person

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
				Amount	(A) or (D)	Price			
Common Stock							538	D	
Common Stock	12/31/2004		J	144	A	\$ 53.63	1,292	D	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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SEC 2270 (9-02)

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Security (Instr. 3 and 4)
Incentive Stock Option (right to buy)	\$ 24.2	Â	Â	Â	Â	09/14/2003 ⁽¹⁾ 09/14/2010	Common Stock 3
Incentive Stock Option (right to buy)	\$ 29.77	Â	Â	Â	Â	12/08/2003 ⁽¹⁾ 12/08/2008	Common Stock 2
Incentive Stock Option (right to buy)	\$ 34.32	Â	Â	Â	Â	07/24/2003 ⁽¹⁾ 07/24/2011	Common Stock 3
Incentive Stock Option (right to buy)	\$ 39	Â	Â	Â	Â	09/30/2004 ⁽¹⁾ 09/30/2012	Common Stock 6
Incentive Stock Option (right to buy)	\$ 47.6	Â	Â	Â	Â	05/03/2006 ⁽¹⁾ 05/03/2014	Common Stock 5
Non-Qualified Stock Option (right to buy)	\$ 47.6	Â	Â	Â	Â	05/03/2006 ⁽¹⁾ 05/03/2014	Common Stock 3

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
FETSKO FRANCIS M C/O TOMPKINS TRUSTCO, INC. PO BOX #460 ITHACA, NY 14851	Â	Â	Â EVP, CFO, Treasurer	Â

Signatures

Francis M.
Fetsko

02/14/2005

__Signature of
Reporting Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) The stock option becomes exercisable in four installments commencing two years after the grant date.

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