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SMITH THOMAS J//

Form 4

August 23, 2002

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

FORM 4

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

- [] Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue.
- Name and Address of Reporting Person(s) Smith, Thomas J.
 Belwood Lane

Ithaca, NY 14850

- Issuer Name and Ticker or Trading Symbol Tompkins Trustco, Inc. (TMP)
- 3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)
- 4. Statement for Month/Year 08/02
- 5. If Amendment, Date of Original (Month/Year)
- 6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
 - [] Director [] 10% Owner
 - [X] Officer (give title below) [] Other (specify below)

Senior Vice President

Senior Credit Officer

- 7. Individual or Joint/Group Filing (Check Applicable Line)
 - [X] Form filed by One Reporting Person
 - $\left[\ \right]$ Form filed by More than One Reporting Person

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

1) Title of Security	2)Trans- action	3.Trans- action	4.Securities Acquired(A) or Disposed of (D)		
	Date	Code		A	
	(Month/			or	
	Day/Year)	Code V	Amount	D	Price
Common Stock	08/05/02	M	2,900	A	\$19.2667
Common Stock	08/05/02	S	2,900	D	\$44.0000
Common Stock - 401K/ESOP					
Common Stock DRIP	08/13/02	S	500	D	\$44.8760

Table II (PART 1) Derivative Securities Acquired, Disposed of, or Beneficially Owned (Columns 1

1)Title of Derivative Security	2)Conversion or Exercise Price of Derivative	3)Trans- action Date	4)Trans- action Code	5) Number of Derivative Securities Acquired (A) or Disposed of (D)	
	Security		Code V	A	D
Incentive Stock Option (right	\$19.2667	08/05/02	М		2,900

to buy)

Incentive Stock Option (right \$26.6250

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to buy)

Table II (PART 2) Derivative	Securities	Acquired, Disposed of,	or Beneficially Owned	(Columns 1
1)Title of Derivative Security	•	7) Title and Amount of Underlying Securities	Amount or Number of	8)Price of Deri- vative Security
_		Title	Shares	
Incentive Stock Option (right to buy) Incentive Stock Option (right to buy)	08/05/02	Common Stock	2,900 3,500	

SIGNATURE OF REPORTING PERSON /S/ Smith, Thomas J. DATE 08/23/02