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TOMPKINS TRUSTCO INC
Form 4
October 30, 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.
      1. Name and Address of Reporting Person(s)
         Stewart, Donald S.
         The Commons, PO Box 460
         Ithaca, NY 14851
      2. 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/Day/Year
         10/30/2002
      5. If Amendment, Date of Original (Month/Day/Year)
      6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
                                     [ ] 10% Owner
         [ ] Director
         [X] Officer (give title below) [ ] Other (specify below)
         Executive Vice President
         Senior Trust Officer
      7. Individual or Joint/Group Filing (Check Applicable Line)
         [X] Form filed by One Reporting Person
         [ ] Form filed by More than One Reporting Person
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Table INon-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1)Title of Security	2)Trans- action Date (Month/	3.Trans- action Code	4.Securities or Disposed c		
	Day/Year)	Code V	Amount	D	Price
Common Stock	10/28/02	М	340	А	\$23.6587
Common Stock	10/28/02	F	177	D	\$45.4740
Common Stock					
Common Stock - 401K/ESOP	05/09/02	S	2,125	D	\$44.5500

Table II (PART 1) Derivative	Securities Acqui	ired, Disposed o	of, or Bene	ficially Owned	(Columns 1
1)Title of Derivative Security	2)Conversion 3)Trans- or Exercise action Price of Date		4)Trans- action Code	5)Number of Derivative Securities Acquired (A) or Disposed of (D)	
	Derivative Security		Code V	A	D
Incentive Stock Option (right to buv)	\$19.2667				
Incentive Stock Option (right	\$23.6587	10/28/02	Μ		340

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to buy) Incentive Stock Option (right \$26.6250 to buy) Incentive Stock Option (right \$42.9000 09/30/02 A V 6,000 to buy)

Table II (PART 2) Derivative Securities Acquired, Disposed of, or Beneficially Owned (Columns 1 _____ 1)Title of Derivative 3)Trans- 7)Title and Amount 8)Price action of Underlying Date Securities Security of Derivative Amount or Security Number of Title _ Shares _____ Incentive Stock Option (right 5,925 Common Stock to buy) Incentive Stock Option (right 10/28/02 Common Stock 340 to buy) Incentive Stock Option (right Common Stock 6,000 to buy) Incentive Stock Option (right 09/30/02 Common Stock 6,000 to buy)

SIGNATURE OF REPORTING PERSON /S/ Stewart, Donald S. DATE 10/30/02