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TOMPKINS TRUSTCO INC

Security

Form 5

February 13, 2003

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549 FORM 5 ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP [] Check box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. [] Form 3 Holdings Reported [] Form 4 Transactions Reported 1. Name and Address of Reporting Person(s) Maglione, Joyce P. 30 Beckett Way Ithaca, NY 14850 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/Year 12/02 5. If Amendment, Date of Original (Month/Year) 6. Relationship of Reporting Person(s) to Issuer (Check all applicable) [] 10% Owner [] Director [X] Officer (give title below) [] Other (specify below) Sr Vice President Personnel 7. Individual or Joint/Group Filing (Check Applicable Line) [X] 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 ______ 2) Trans- 3.Trans- 4.Securities Acquired(A) action action or Disposed of (D)
Date Code A 1) Title of Security (Month/ or Day/Year) Code Amount D Price _____ Common Stock 12/31/02 J 66 A Common Stock - 401K/ESOP Common Stock DRIP Table II (PART 1) Derivative Securitites Acquired, Disposed of, or Beneficially Owned (Columns 2) Conversion 3) Trans- 4) Trans- 5) Number of Derivative or Exercise action action Securities Acquired (A) Price of Date Code or Disposed of (D) 1)Title of Derivative

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	Derivativ Security	e 	Code	A	D
Incentive Stock Option (right to buy)	\$23.6587 \$26.6250				
Table II (PART 2) Derivative Securitites Acquired, Disposed of, or Beneficially Owned (Columns					
1)Title of Derivative Security -	action	7) Title and Amount of Underlying Securities		Amount or Number of Shares	8)Price of Deri- vative Security
Incentive Stock Option (right to buy)		Common Stock Common Stock Common Stock Common Stock		3,000 2,250 3,500 4,000	

SIGNATURE OF REPORTING PERSON /S/ Maglione, Joyce P. DATE 02/10/03