TOMPKINS TRUSTCO INC Form 5 February 14, 2003 5 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) Garner, Stephen E. 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/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) Executive Vice President 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) 1) Title of Security action action or Disposed of (D) Date Code A (Month/ or Day/Year) Code Amount D Price \_\_\_\_\_ Common Stock Common Stock - 401K 3 Common Stock - ESOP Table II (PART 1) Derivative Securitites Acquired, Disposed of, or Beneficially Owned (Columns \_\_\_\_\_ 2)Conversion3)Trans-4)Trans-5)Number of Derivativeor ExerciseactionactionSecurities Acquired (A)Price ofDateCodeor Disposed of (D) 1)Title of Derivative Security Derivative

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	Security		Code	A	D
Incentive Stock Option (right to buy)	\$37.7500				
Incentive Stock Option (right to buy)	\$42.9000				
Non-Qualified Stock Option (right to buy)	\$20.1660				
Non-Qualified Stock Option (right to buy)	\$42.9000				
Incentive Stock Option (right to buy)	\$20.1660				
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			8)Price of Deri- vative
-		Title		Amount or Number of Shares	Security
Incentive Stock Option (right to buy)		Common Stock		5,000	
Incentive Stock Option (right to buy)		Common Stock		6,024	
Non-Qualified Stock Option (right to buy)		Common Stock		950	
Non-Qualified Stock Option (right to buy)		Common Stock		3,976	
Incentive Stock Option (right to buy)		Common Stock		19,600	

SIGNATURE OF REPORTING PERSON /S/ Garner, Stephen E. DATE 02/11/03