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TOMPKINS TRUSTCO INC Form 8-K January 11, 2006

EFFECTIVE AUGUST 23RD, 2004

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

FORM 8-K

Date of Report (Date of earliest event	reported)	January 6, 20	06
Tompkins Trustco, Inc.			
(Exact name of registrant as specified in its charter)			
New York	1-12709	1	6-1482357
(State or other jurisdiction of incorporation)	(Commission File Number	(IR) Ident	S Employer ification No.)
The Commons, PO Box 460, Ithaca, New York			14851
(Address of Principal executi			(Zip Code)
Registrant's telephone number, including area code (607) 273-3210			
(Former name or former address, if changed since last report.)			
Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):			
[] Written communications pursuant to 230.425)	Rule 425 und	er the Securiti	es Act (17 CFR
[] Soliciting material pursuant to Ru 240.14a-12)	le 14a-12 und	er the Exchange	Act (17 CFR
[] Pre-commencement communications pu Act (17 CFR 240.14d-2(b))	rsuant to Rul	e 14d-2(b) unde	r the Exchange
[] Pre-commencement communications pu Act (17CFR 240.13e-4(c))	rsuant to Rul	e 13e-4(c) unde	r the Exchange
Item 8.01 Other Events			
Other Events, Financial Statements and Exhibits			

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Item 8.01 Other Events

On January 6, 2006, Tompkins Trustco, Inc. completed its previously announced acquisition of AM&M Financial Services, Inc. (AM&M) pursuant to an Agreement and Plan of Merger dated November 21, 2005. Under the terms of the agreement, Tompkins acquired all of the outstanding shares of AM&M capital stock for an amount paid in cash and Tompkins common stock. AM&M will continue operations as a subsidiary of Tompkins Trustco, Inc. and will be operated under the direction of its current AM&M management team. The transaction is structured with a portion of the purchase price payable at closing, with additional contingent amounts payable, depending on the operating results of AM&M, during the four years after closing.

Exhibit No. Description

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

TOMPKINS TRUSTCO, INC.

Date: January 11, 2006 By: /s/ JAMES J. BYRNES

James J. Byrnes Chairman and CEO