

TOMPKINS TRUSTCO INC
 Form 4
 March 26, 2003

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 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)
 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/Day/Year
 3/25/2003
5. If Amendment, Date of Original (Month/Day/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
 Director 10% Owner
 Officer (give title below) Other (specify below)
 Executive Vice President
7. Individual or Joint/Group Filing (Check Applicable Line)
 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

1) Title of Security	2) Trans- action Date (Month/ Day/Year)	3. Trans- action Code Code V	4. Securities Acquired (A) or Disposed of (D) A or D	Price
Common Stock Common Stock - 401K/ESOP	03/21/03	P	559	A \$45.9600

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 Security	3) Trans- action Date	4) Trans- action Code Code V	5) Number of Derivative Securities Acquired (A) or Disposed of (D) A D
Incentive Stock Option (right to buy)	\$37.7500			
Incentive Stock Option (right to buy)	\$42.9000			
Non-Qualified Stock Option	\$20.1660			

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(right to buy)
 Non-Qualified Stock Option \$42.9000
 (right to buy)
 Incentive Stock Option (right to buy) \$20.1660

Table II (PART 2) Derivative Securities Acquired, Disposed of, or Beneficially Owned (Columns 1

1) Title of Derivative Security	3) Transaction Date	7) Title and Amount of Underlying Securities	Amount or Number of Shares	8) Price of Derivative Security
-		Title		
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 03/25/03