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TOMPKINS TRUSTCO INC  
Form 8-K  
July 24, 2003

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(D) OF THE SECURITIES EXCHANGE ACT OF 1934

DATE OF REPORT (DATE OF EARLIEST EVENT REPORTED) July 23, 2003

TOMPKINS TRUSTCO, INC.

-----  
(Exact name of registrant as specified in its charter)

|                                                      |                          |                                      |
|------------------------------------------------------|--------------------------|--------------------------------------|
| New York                                             | 1-12709                  | 16-1482357                           |
| -----                                                | -----                    | -----                                |
| (State or other<br>jurisdiction of<br>incorporation) | (Commission File Number) | (IRS Employer<br>Identification No.) |

|                                          |            |
|------------------------------------------|------------|
| The Commons, PO Box 460, Ithaca, NY      | 14851      |
| -----                                    | -----      |
| (Address of principal executive offices) | (Zip Code) |

Registrant's telephone number, including area code: (607) 273-3210  
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Not Applicable

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(Former name or former address, if changed since last report)

Item 7. Financial Statements and Exhibits.

- (a) Not applicable.
- (b) Not applicable.
- (c) Exhibits

| Exhibit No. | Description                                                     |
|-------------|-----------------------------------------------------------------|
| -----       | -----                                                           |
| 99.1        | Press Release of Tompkins Trustco, Inc. dated<br>July 23, 2003. |

Item 9. Regulation FD Disclosure.

The information contained in this Item 9 of the Current Report on Form 8-K of Tompkins Trustco, Inc. (the "Company") is being furnished pursuant to

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"Item 12- Results of Operations and Financial Condition" of Form 8-K in accordance with SEC Release Nos. 33-8216 and 34-47583.

On July 23, 2003, the Company issued a press release announcing its earnings for the calendar quarter ended June 30, 2003. A copy of the press release is attached to this Report on Form 8-K as Exhibit 99.1 and is incorporated herein by reference.

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: July 23, 2003

By: /s/ JAMES J. BYRNES

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James J. Byrnes  
Chairman and  
Chief Executive Officer

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