

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)
 Yunker, Craig
 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)
 Director 10% Owner
 Officer (give title below) Other (specify below)

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	4. Securities Acquired (A) or Disposed of (D) Amount	A or D Price
Common Stock				
Common Stock				
Common Stock DRIP				
Common Stock				
Common Stock DRIP	12/31/02	J	23	A
Common Stock DRIP				

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

1) Title of Derivative Security	2) Conversion or Exercise	3) Trans- action	4) Trans- action	5) Number of Derivative Securities Acquired (A)
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	Price of Derivative Security	Date	Code	Code	or Disposed of (D) A	D

Table II (PART 2) Derivative Securitized Acquired, Disposed of, or Beneficially Owned (Columns						
1) Title of Derivative Security		3) Trans- action Date	7) Title and Amount of Underlying Securities		Amount or Number of Shares	8) Price of Deri- vative Security
-			Title			

SIGNATURE OF REPORTING PERSON
 POWER OF ATTORNEY /S/ FRANCIS M. FETSKO FOR: Yunker, Craig
 DATE 02/14/03