

TOMPKINS TRUSTCO INC

Form 4

February 20, 2003

4
 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)
 Copeland, Brenda L.
 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
 2/20/2003
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 Amount D Price
Common Stock	02/14/03	S	2,464 D \$42.6250
Common Stock	02/18/03	S	1,000 D \$42.8500
Common Stock			
Common Stock - ESOP			
Common Stock DRIP			
Common Stock DRIP			

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
Non-Qualified Stock Option	\$26.6250			

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(right to buy)
 Incentive Stock Option (right to buy) \$26.6250

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		
Non-Qualified Stock Option (right to buy)		Common Stock	7,485	
Incentive Stock Option (right to buy)		Common Stock	11,265	

SIGNATURE OF REPORTING PERSON
 /S/ Copeland, Brenda L.
 DATE 02/20/03