

GRISWOLD WILLIAM W  
 Form 5  
 February 14, 2003

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 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)  
 Griswold, William W.  
 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)

[X] Director [ ] 10% Owner  
 [ ] Officer (give title below) [ ] Other (specify below)  
 Director

7. Individual or Joint/Group Filing (Check Applicable Line)

[X] 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 - IRA				
Common Stock DRIP				
Common Stock				
Common Stock DRIP	12/31/02	J	210	A

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

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

Code

A

D

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

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		

SIGNATURE OF REPORTING PERSON  
 /S/ Griswold, William W.  
 DATE 02/14/03