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TOMPKINS TRUSTCO INC

Form 5

February 15, 2002

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) Fulmer, James 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

12/01

- 5. If Amendment, Date of Original (Month/Year)
- 6. Relationship of Reporting Person(s) to Issuer (Check all applicable)

[X] Director [] 10% Owner

[X] Officer (give title below) [] Other (specify below)

President

- 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

2) Trans- 3. Trans- 4. Securities Acquired (A) action or Disposed of (D)
Date Code A 1) Title of Security (Month/ or Day/Year) Code Amount D Price

Common Stock

12/31/01 J 170 Common Stock - ESOP

Common Stock DRIP

Common Stock DRIP

Common Stock DRIP

Common Stock DRIP

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

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

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	Derivativ Security	re	Code	A	D
Non-Qualified Stock Option (right to buy) Incentive Stock Option (right to buy)	\$26.6250				
Table II (PART 2) Derivative					
1) Title of Derivative	3)Trans- action			Amount or Number of Shares	8)Price of Deri- vative
Non-Qualified Stock Option (right to buy) Incentive Stock Option (right to buy)		Common Stock		14,980 15,020	

SIGNATURE OF REPORTING PERSON /S/ Fulmer, James W. DATE 02/05/02