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HOWELL BONNIE H
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)
       Howell, Bonnie H.
        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)
                             [ ] 10% Owner
        [X] Director
        [ ] Officer (give title below) [ ] Other (specify below)
        Director
       Vice Chair of the Board
     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)
     1) Title of Security
                                           action action or Disposed of (D)
Date Code A
                                           (Month/
                                                                        or
                                           Day/Year) Code Amount D Price
     _____
     Common Stock
                                           11/15/01 J 5
     Common Stock DRIP
                                                                         А
     Table II (PART 1) Derivative Securitites Acquired, Disposed of, or Beneficially Owned (Columns
            _____
                              2)Conversion 3)Trans- 4)Trans- 5)Number of Derivative
or Exercise action action Securities Acquired (A)
Price of Date Code or Disposed of (D)
Derivative
     1)Title of Derivative
     Security
                               Security
                                                         Code A
                                                                               D
     _____
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Table II (PART 2) Derivative	Securitite:	s Acquired,	Disposed c	of, or	Beneficially	y Owneo	d (Columns
		7)Title and Amount of Underlying Securities				8)Price of Deri- vative Amount or Security	
		Title			Number Shares	oi 	

SIGNATURE OF REPORTING PERSON /S/ Howell, Bonnie H. DATE 02/06/02