TH THOMAS J// 5 ary 15, 2002 UNITED STATES SECURITIES AND Washington, D.C. 20549	EXCHANGE COMMISS	SION				
FORM 5 ANNUAL STATEMENT OF CHANGES	IN BENEFICIAL OWN	VERSHIP				
[] Check box if no longer s Form 4 or Form 5 obligat	-					
[] Form 3 Holdings Reported						
[] Form 4 Transactions Repo	rted					
 Name and Address of Repor Smith, Thomas J. 7 Belwood Lane 	ting Person(s)					
Ithaca, NY 14850 2. Issuer Name and Ticker or Tompkins Trustco, Inc. (T 3. I.R.S. Identification Num	MP)	Person, if	an entity	(Volun	tary)	
4. Statement for Month/Year						
 12/01 5. If Amendment, Date of Ori 6. Relationship of Reporting Director Officer (give title b Senior Vice President Senior Credit Officer 7. Individual or Joint/Group Form filed by One Rep Form filed by More th 	Person(s) to Iss [] 10% Own elow) [] Other Filing (Check Ap orting Person	suer (Check) her (specify bel oplicable Li	ow)	cable)		
Table I Non-Derivative Sec	urities Acquired,	Disposed o	f, or Bene	eficial	ly Owned	
1)Title of Security		2)Trans- action Date (Month/ Day/Year)	action Code	or Di	urities Acquire sposed of (D) A or t D Pri	
Common Stock Common Stock - 401K/ESOP Common Stock DRIP		12/31/01	J	78	A	
Table II (PART 1) Derivativ	e Securitites Acc	quired, Disp	osed of, o	or Bene	ficially Owned	(Columns
1)Title of Derivative Security	2)Conversion or Exercise Price of Derivative	3)Trans- action Date	act	ion	5)Number of Der Securities Acqu or Disposed of	ired (A)
	Security		Code	e .	A	D

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Incentive Stock Option (right \$19.2667 to buy) Incentive Stock Option (right \$23.6587 to buy) Incentive Stock Option (right \$26.6250 to buy)

Table II (PART 2) Derivative Securitites Acquired, Disposed of, or Beneficially Owned (Columns _____ 1) Title of Derivative 3) Trans- 7) Title and Amount 8)Price action of Underlying Date Securities of Deri-Security vative Amount or Security Number of Title Shares _ _____ 4,325 Incentive Stock Option (right Common Stock to buy) Incentive Stock Option (right Common Stock 3,750 to buy) Common Stock Incentive Stock Option (right 3,500 to buy)

SIGNATURE OF REPORTING PERSON /S/ Smith, Thomas J. DATE 02/06/02