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Form 3

January 09, 2003

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 Washington, D.C. 20549
 FORM 3 INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

1. Name and Address of Reporting Person
 Romaine, Stephen S.
 16 G Field Court

 Fishkill, NY 12524
2. Date of Event Requiring Statement (Month/Day/Year)
 01/01/2003
3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)
4. Issuer Name and Ticker or Trading Symbol
 Tompkins Trustco, Inc. (TMP)
5. Relationship of Reporting Person to Issuer (Check all applicable)
 Director 10% Owner
 Officer (give title below) Other (specify below)
 President & CEO, Mahopac
 National Bank
6. If Amendment, Date of Original (Month/Day/Year)
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 Beneficially Owned

1) Title of Security	2) Amount of Securities Beneficially Owned	3) D or I	4) Nature of Indirect or Beneficial Ownership
Common Stock - 401K/ESOP	584	D	Direct

Table II Derivative Securities Beneficially Owned

1) Title of Derivative Security	2) Date Exercisable and Expiration Date (Month/Day/Year)	3) Title and Amount of Securities Underlying Derivative Security	4) Conversion price or Exercise price of Derivative Security
	Date Exercisable	Expiration Date	Title
			Amount or Number of Shares

SIGNATURE OF REPORTING PERSON
 /S/ Romaine, Stephen S.
 DATE 01/07/03