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TOMPKINS TRUSTCO INC  
Form 8-K  
January 04, 2005

EFFECTIVE AUGUST 23RD, 2004

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OMB APPROVAL  
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OMB Number: 3  
Expires: March  
Estimated average burden  
hours per response.....  
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UNITED STATES

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(D) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) December 31, 2004  
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Tompkins Trustco, Inc.

-----  
(Exact name of registrant as specified in its charter)

----- New York ----- (State or other jurisdiction of incorporation)	----- 1-12709 ----- (Commission File Number)	----- 16-1482357 ----- (IRS Employer Identification No.)
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----- The Commons, PO Box 460, Ithaca, New York ----- (Address of Principal executive offices)	----- 14851 ----- (Zip Code)
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Registrant's telephone number, including area code (607) 273-3210  
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N/A

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(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the

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Exchange Act (17CFR 240.13e-4(c))

Item 8.01 Other Events

On January 3, 2005, the Company issued a press release announcing that its subsidiary, Tompkins Insurance Agencies, Inc., acquired Banfield & Associates, Inc., a full service insurance agency located in Ithaca, New York, effective December 31, 2004. A copy of the press release is attached to this Report on Form 8-K as Exhibit 99.1 and is incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits

- (a) Not applicable.
- (b) Not applicable.
- (c) Exhibits.

Exhibit No. -----	Description -----
99.1	Press Release of Tompkins Trustco, Inc. dated January 3, 2005

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

TOMPKINS TRUSTCO, INC.

Date: January 3, 2005

By: /s/ JAMES J. BYRNES

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Name: James J. Byrnes  
Title: Chairman and CEO

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