BOYCE DAVID S
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
Boyce, David S
16 Jefferson Ave

Leroy, NY 14482
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
[X] Officer (give title below) [ ] Other (specify below)
Pres. & CEO, Tompkins Ins.
Agencies, Inc.
6. If Amendment, Date of Original (Month/Day/Year)
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 Beneficially Owned

1)Title of Security	2)Amount of Securities Beneficially Owned	3) D or I	4)Nature of Indirect Beneficial Ownership
Common Stock	2	I	by Daughter
Common Stock	6,769	D	Direct
Common Stock	2	I	by Son
Common Stock - 401K/ESOP	103	D	Direct

Table II Derivative Securitites 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)Con sion exerc price Deri- vativ Secur
	Date Exer- cisable	Expira- tion Date	Title	Amount or Number of Shares	

SIGNATURE OF REPORTING PERSON
/S/ Boyce, David S
DATE 01/08/03