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COMMUNITY BANK SYSTEM INC Form 8-K October 21, 2003

> 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): October 20, 2003

[LOGO] COMMUNITY BANK SYSTEM, INC. (Exact name of registrant as specified in its charter)

New York Stock Exchange (Name of Each Exchange on Which Registered)

Delaware (State or other jurisdiction of incorporation) 16-1213679 (I.R.S. Employer Identification No.)

5790 Widewaters Parkway, DeWitt, New York (Address of principal executive offices)

13214-1883 (Zip Code)

(315) 445-2282 (Registrant's telephone number, including area code)

(Former Name or Former Address, if Changed Since Last Report)

Item 7. Financial Statements and Exhibits.

The following exhibit is filed as a part of this report:

Exhibit No.	Description						
99	Press Re	elease,	dated	October	20,	2003	

Item 9. Information Being Provided Under Item 12.

On October 20, 2003, Community Bank System, Inc. announced its results of operations for the fiscal quarter ending September 30, 2003. The public announcement was made by means of a news release, the text of which is set forth in Exhibit 99 hereto. This information is being furnished pursuant to Item 12 of Form 8-K and is being presented under Item 9 as provided in the Commission's final rule; interim guidance regarding Form 8-K Item 11 and Item 12 filing requirements (Release No. 34-47583).

SIGNATURES

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 thereunto duly authorized.

Community Bank System, Inc.

Date: October 21, 2003

Date: October 21, 2003

/s/ Mark E. Tryniski

Mark E. Tryniski, Chief Financial Officer