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TRUSTCO BANK CORP N Y
Form 8-K
November 19, 2002

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): November 19, 2002
(November 19, 2002)

TrustCo Bank Corp NY

(Exact name of registrant as specified in its charter)

New York
(State or other jurisdiction of incorporation)

0-10592

14-1630287

(Commission File Number)

(IRS Employer Identification No.)

5 Sarnowski Drive, Glenville, New York 12302
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (518) 377-3311

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TrustCo Bank Corp NY

Item 5. Other Events

A press release was issued on November 19, 2002, declaring a quarterly cash dividend of \$0.15 per share, payable January 2, 2003, to the shareholders of record at the close of business on December 6, 2002. Attached is the press release labeled as

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exhibit 99(a).

Item 7

(c) Exhibits

| Reg S-K Exhibit No. | Description |
|---------------------|--|
| 99(a) | Press release dated November 19, 2002, declaring a quarterly cash dividend of \$0.15 per share, payable January 2, 2003, to the shareholders of record at the close of business on December 6, 2002. |

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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.

Dated: November 19, 2002

TrustCo Bank Corp NY
(Registrant)

By:/s/ Robert T. Cushing

Robert T. Cushing
President and
Chief Executive Officer

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Exhibits Index

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The following exhibits are filed herewith:

| Reg S-K Exhibit No. | Description | Page |
|---------------------|--|------|
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Exhibit 99(a)

TRUSTCO
Bank Corp NY

News Release

5 Sarnowski Drive, Glenville, New York, 12302
(518) 377-3311 Fax: (518) 381-3668

Subsidiaries: Trustco Bank
Trustco Savings

NASDAQ - TRST

Robert M. Leonard
Vice President
518-381-3693

FOR IMMEDIATE RELEASE:

TRUSTCO DECLARES CASH DIVIDEND

Glenville, New York - November 19, 2002

On November 19, 2002 the Board of Directors of the Company declared a quarterly dividend of \$0.15 per share, payable January 2, 2003, to the shareholders of record at the close of business on December 6, 2002.

TrustCo Bank Corp NY is a \$2.7 billion dollar bank holding company and through its two subsidiary banks, Trustco Bank, National Association and Trustco Savings Bank, operates 63 offices in Albany, Columbia, Dutchess, Greene, Montgomery, Rensselaer, Rockland, Saratoga, Schenectady, Schoharie, Warren, Washington, and Westchester Counties in New York, and Bennington County in Vermont. In addition, the bank operates a full service Trust Department that has \$927 million of assets under management. The common shares of TrustCo are traded on the NASDAQ National Market tier of the NASDAQ Stock Market under the symbol TRST.

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