

Mail Stop 4561

July 13, 2006

By U.S. Mail and facsimile to (607) 273-0019

Francis M. Fetsko
Executive Vice President and Chief Financial Officer
Tompkins Trustco, Inc.
The Commons, P.O. Box 460
Ithaca, NY 14851

Re: Tomkins Trustco, Inc.
Form 10-K for Fiscal Year Ended December 31, 2005
Filed March 16, 2006
File No. 001-12709

Dear Mr. Fetsko:

We have completed our limited review of your Form 10-K and related filings and have no further comments at this time.

Sincerely,

Paul Cline
Senior Accountant