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TRUSTCO BANK CORP N Y  
Form 8-K  
February 15, 2005

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): February 15, 2005  
(February 15, 2005)

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

TrustCo Bank Corp NY

Item 8.01 Other Events

A press release was issued on February 15, 2005 declaring a quarterly cash dividend of \$0.15 per share, payable April 1, 2005, to the shareholders of record at the close of business on March 4, 2005. Attached is the press release labeled as exhibit 99(a).

Item 9.01 Financial Statements and Exhibits

(c) Exhibits

| Reg S-K Exhibit No. | Description   |
|---------------------|---|
| 99(a)               | One page press release dated February 15, 2005 declaring a quarterly cash dividend of \$0.15 per share, payable April 1, 2005, to the shareholders of record at the close of business on March 4, 2005. |

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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: February 15, 2005

TrustCo Bank Corp NY  
(Registrant)

By: /s/ Robert T. Cushing

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Robert T. Cushing  
Executive Vice President and  
Chief Financial Officer

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Exhibits Index

The following exhibits are filed herewith:

| Reg S-K Exhibit No. | Description  | Page  |
|---------------------|--|-------|
| -----               | -----  | ----- |
| 99(a)               | One page press release dated February 15, 2005, declaring a quarterly cash dividend of \$0.15 per share, payable April 1, 2005, to the shareholders of record at the close of business on March 4, 2005. | 5     |

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Exhibit 99(a)

TRUSTCO  
Bank Corp NY

News Release

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

Subsidiary: Trustco Bank

NASDAQ - TRST

Contact: Robert M. Leonard  
Administrative Vice President  
518-381-3693

FOR IMMEDIATE RELEASE:

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### TRUSTCO DECLARES CASH DIVIDEND

Glenville, New York - February 15, 2005 - Today the Board of Directors of TrustCo Bank Corp NY declared a quarterly cash dividend of \$0.15 per share, payable April 1, 2005, to the shareholders of record at the close of business on March 4, 2005.

TrustCo is a \$2.9 billion bank holding company and through its subsidiary, Trustco Bank, operates 75 offices in New York, Vermont, and Florida. In addition, the Bank operates a full service Trust Department. 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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