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TRUSTCO BANK CORP N Y
Form 8-K
November 16, 2004

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 16, 2004
(November 16, 2004)

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 16, 2004, declaring a quarterly cash dividend of \$0.15 per share, payable January 4, 2005, to the shareholders of record at the close of business on December 3, 2004. Attached is the press release labeled as exhibit 99(a).

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Item 7 (c) Exhibits

Reg S-K Exhibit No.	Description
99(a)	One page press release dated November 16, 2004, declaring a quarterly cash dividend of \$0.15 per share, payable January 4, 2005, to the shareholders of record at the close of business on December 3, 2004.

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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 16, 2004

TrustCo Bank Corp NY
(Registrant)

By:/s/ Robert T. Cushing

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
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TRUSTCO
Bank Corp NY

Exhibit 99(a)

News Release

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:

TRUSTCO DECLARES CASH DIVIDEND

Glenville, New York - November 16, 2004 - Today the Board of Directors of TrustCo Bank Corp NY declared a quarterly cash dividend of \$0.15 per share, payable January 4, 2005, to the shareholders of record at the close of business on December 3, 2004.

TrustCo is a \$2.8 billion bank holding company and through its subsidiary, Trustco Bank, operates 72 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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