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TRUSTCO BANK CORP N Y
Form 8-K
November 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): November 15, 2005
(November 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

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TrustCo Bank Corp NY

Item 8.01. Other Events

A press release was issued on November 15, 2005 declaring a quarterly cash dividend of \$0.16 per share, payable January 3, 2006, to the shareholders of record at the close of business on December 9, 2005. Attached is the press release labeled as exhibit 99(a).

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Item 9.01. Financial Statements & Exhibits

(c) Exhibits

Reg S-K Exhibit No.	Description
99(a)	One page press release dated November 15, 2005 declaring a quarterly cash dividend of \$0.16 per share, payable January 3, 2006, to the shareholders of record at the close of business on December 9, 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: November 15, 2005

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
99(a)	One page press release dated November 15, 2005, declaring a quarterly cash dividend of \$0.16 per share, payable January 3, 2006, to	5

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the shareholders of record at the
close of business on December 9, 2005.

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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

Subsidiary: Trustco Bank

NASDAQ - TRST

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

FOR IMMEDIATE RELEASE:

TRUSTCO INCREASES CASH DIVIDEND

Glenville, New York - November 15, 2005 - Today the Board of Directors of TrustCo Bank Corp NY declared an increased quarterly cash dividend of \$0.16 per share, payable January 3, 2006, to the shareholders of record at the close of business on December 9, 2005. The \$0.16 cash dividend represents a 7% increase over the previous quarterly dividend.

Robert J. McCormick, President and Chief Executive Officer stated, "We are delighted to increase the cash dividend as we continue our longstanding philosophy of returning excess capital to our shareholders. Based upon our closing stock price of \$12.98 from last night, the increased dividend represents a yield of 4.93%."

TrustCo is a \$2.8 billion bank holding company and through its subsidiary, Trustco Bank, operates 78 offices in New York, New Jersey, 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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