COMMUNITY BANK SYSTEM INC
Form 8-K
October 21, 2003

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                              UNITED STATES
                   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): October 20, 2003

                      [LOGO] COMMUNITY BANK SYSTEM, INC.
           (Exact name of registrant as specified in its charter)

                          New York Stock Exchange
                 (Name of Each Exchange on Which Registered)

          Delaware                                     16-1213679
   (State or other jurisdiction                    (I.R.S. Employer
       of incorporation)                          Identification No.)

  5790 Widewaters Parkway, DeWitt, New York            13214-1883
  (Address of principal executive offices)             (Zip Code)

                           (315) 445-2282
            (Registrant's telephone number, including area code)


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          (Former Name or Former Address, if Changed Since Last Report)
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Item 7. Financial Statements and Exhibits.

The following exhibit is filed as a part of this report:

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          Exhibit No.                   Description
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          99                            Press Release, dated October 20, 2003
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Item 9. Information Being Provided Under Item 12.

On October 20, 2003, Community Bank System, Inc. announced its results of
operations for the fiscal quarter ending September 30, 2003. The public
announcement was made by means of a news release, the text of which is set forth
in Exhibit 99 hereto. This information is being furnished pursuant to Item 12 of
Form 8-K and is being presented under Item 9 as provided in the Commission's
final rule; interim guidance regarding Form 8-K Item 11 and Item 12 filing
requirements (Release No. 34-47583).

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                               SIGNATURES
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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.

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                        Community Bank System, Inc.
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Date: October 21, 2003                      /s/ Sanford A. Belden
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                                            Sanford A. Belden, President and
                                            Chief Executive Officer


Date: October 21, 2003                      /s/ Mark E. Tryniski
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                                            Mark E. Tryniski, Chief
                                            Financial Officer
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