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TRUSTCO BANK CORP N Y
Form 8-K
November 20, 2007

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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): November 20, 2007

TrustCo Bank Corp NY
(Exact name of registrant as specified in its charter)

| | | |
|---|---------------------|--|
| NEW YORK | 0-10592 | 14-1630287 |
| State or Other Jurisdiction of Incorporation or Organization | Commission File No. | I.R.S. Employer Identification Number |

5 SARNOWSKI DRIVE, GLENNVILLE, NEW YORK 12302
(Address of principal executive offices)

(518) 377-3311
(Registrant's Telephone Number,
Including Area Code)

NOT APPLICABLE
(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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TrustCo Bank Corp NY

Item 8.01. Other Events

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A press release was issued on November 20, 2007 declaring a quarterly cash dividend of \$0.16 per share, payable January 2, 2008, to the shareholders of record at the close of business on December 7, 2007. Attached is a copy of 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) | Press release dated November 20, 2007 declaring a quarterly cash dividend of \$0.16 per share, payable January 2, 2008, to the shareholders of record at the close of business on December 7, 2007. |

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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 20, 2007

TrustCo Bank Corp NY
(Registrant)

By: /s/ Robert T. Cushing

Robert T. Cushing
Executive Vice President and
Chief Financial Officer

Exhibits Index

The following exhibits are filed herewith:

| Reg S-K Exhibit No. | Description | Page |
|---------------------|---|------|
| 99(a) | Press release dated November 20, 2007, declaring a quarterly cash dividend of \$0.16 per share, payable January 2, 2008 to the shareholders of record at the close of business on December 7, 2007. | 5 |

TRUSTCO Exhibit 99(a)
 Bank Corp NY News Release

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

Subsidiary: Trustco Bank NASDAQ -- TRST

Contact: Kevin Timmons
 Vice President
 (518) 381-3607

FOR IMMEDIATE RELEASE:

TrustCo Declares Cash Dividend

Glenville, New York - November 20, 2007

TrustCo Bank Corp NY (TrustCo, Nasdaq: TRST) today announced that its Board of Directors had declared a quarterly cash dividend of \$0.16 per share, payable January 2, 2008, to shareholders of record at the close of business on December 7, 2007.

TrustCo Bank Corp is a \$3.3 billion bank holding company and through its subsidiary, Trustco Bank, operates more than 100 offices in New York, Florida,

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Massachusetts, New Jersey and Vermont.

In addition, the Bank operates a full service Trust Department. The common shares of TrustCo are traded on The NASDAQ Global Select Market under the symbol TRST.

Except for the historical information contained herein, the matters discussed in this news release and other information contained in TrustCo's Securities and Exchange Commission filings may express "forward-looking statements." Those "forward-looking statements" may involve risk and uncertainties, including statements containing future events or performance and assumptions and other statements of historical facts.

TrustCo wishes to caution readers not to place undue reliance on any such forward-looking statements, which speak only as of the date made. The following important factors, among others, in some cases have affected and in the future could affect TrustCo's actual results, and could cause TrustCo's actual financial performance to differ materially from that expressed in any forward-looking statement: (1) credit risk, (2) interest rate risk, (3) competition, (4) changes in the regulatory environment, and (5) changes in local market area and general business and economic trends. The foregoing list should not be construed as exhaustive, and the Company disclaims any obligation to subsequently revise any forward-looking statements to reflect events or circumstances after the date of such statements, or to reflect the occurrence of anticipated or unanticipated events.