ARROW FINANCIAL CORP Form 8-K April 20, 2010

New York

# 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): April 20, 2010

#### **ARROW FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

22-2448962

0-12507

(State or other jurisdiction of incorporation)	Commission File Number	(IRS Employer Identification Number)
•	STREET, GLENS FALLS, NEW Y s of principal executive offices) (Z	· · · · · · · · · · · · · · · · · · ·
Registrant s tele	phone number, including area code	e: (518) 745-1000
(Former nam	e or former address, if changed sin	ce last report)
Check the appropriate box below if the Formula to the registrant under any of the following pursuant to Rule 14 of Soliciting material pursuant to Rule 14 of Pre-commencement communications pursuant to Rule 15 of Pre-commencement communications pursuant to Rule 16 of Pre-commencement communications pursuant to Rule 17 of Pre-commencement communications pursuant to Rule 18 of Pre-commencement communications pursuant to Rule 19 of Pre-commencement c	provisions: ule 425 under Securities Act (17 Casa-12 under the Exchange Act (17 coursuant to Rule 14d-2(b) under the	CFR 240.14a-12) e Exchange Act (17 CFR 240.14d-2(b))

#### Item 2.02.

#### **Results of Operations and Financial Condition**

On April 20, 2010, Arrow Financial Corporation issued a press release containing unaudited financial information and accompanying discussion for the quarter-to-date periods ended March 31, 2010. A copy of this press release is furnished as Exhibit 99 to this report on Form 8-K.

Item 9.01.

**Financial Statements and Exhibits** 

**Exhibits:** 

Exhibit No.

**Description** 

Exhibit 99

Arrow Financial Corporation Press Release dated April 20, 2010.

#### **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 hereunto duly authorized.

#### ARROW FINANCIAL CORPORATION

## Registrant

Date: April 20, 2010	/s/ Terry R. Goodemote
	Terry R. Goodemote, Senior Vice President,
	Treasurer and Chief Financial Officer
EXHIB	BIT INDEX
Exhibit No.	
Description	
Exhibit 99	
Arrow Financial Corporation Press Release dated April 2	0, 2010.

2