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ARROW FINANCIAL CORP  
Form 13F-HR  
May 08, 2009

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549  
FORM 13F  
FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 03/31/2009

Check here if Amendment  Amendment Number:  
This Amendment  is a restatement  
 adds new holding entries

Institutional Investment Manager Filing this Report:

Name: ARROW FINANCIAL CORP.  
Address: 250 GLEN STREET  
GLENS FALLS, NY 12801

13F File Number: 28-12533

The institutional investment Manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: TERRY R. GOODEMOTE  
Title: SENIOR VICE PRESIDENT & CHIEF FINANCIAL OFFICER  
Phone: 518-745-1000 EXT. 512

Signature, Place, and Date of Signing:

s/ TERRY R. GOODEMOTE GLENS FALLS, NEW YORK 05/08/2009

Report Type (Check only one)  
 13F HOLDINGS REPORT  
 13F NOTICE  
 13F COMBINATION REPORT

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 2  
Form 13F Information Table Entry Total: 566  
Form 13F Information Table Value Total: \$ 213,789

List of Other Included Managers:

| No. | 13F File Number | Name                                      |
|-----|-----------------|---|
| 2   | 28-03696        | GLENS FALLS NATIONAL BANK & TRUST COMPANY |

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3

28-12534

NORTH COUNTRY INVESTMENT ADVISERS, INC.

FORM 13F INFORMATION TABLE

| NAME OF ISSUER               | TITLE OF CLASS | CUSIP     | VALUE (X \$1000) | SHARES/ PRN | SH/ AMOUNT | PUT/ CALL | INVSTMT DISCRTN | OT MA |
|------------------------------|----------------|-----------|------------------|-------------|------------|-----------|-----------------|-------|
| AFLAC INCORPORATED           | COM            | 001055102 | 2                | 100         | SH         |           | OTHER           |       |
| AFLAC INCORPORATED           | COM            | 001055102 | 2                | 90          | SH         |           | DEFINED         | 2     |
| AFLAC INCORPORATED           | COM            | 001055102 | 25               | 1300        | SH         |           | OTHER           | 2     |
| AMR CORP                     | COM            | 001765106 | 0                | 50          | SH         |           | DEFINED         | 2     |
| AT&T INC                     | COM            | 00206R102 | 74               | 2950        | SH         |           | SOLE            |       |
| AT&T INC                     | COM            | 00206R102 | 35               | 1400        | SH         |           | OTHER           |       |
| AT&T INC                     | COM            | 00206R102 | 1562             | 61990       | SH         |           | DEFINED         | 2     |
| AT&T INC                     | COM            | 00206R102 | 451              | 17882       | SH         |           | OTHER           | 2     |
| AT&T INC                     | COM            | 00206R102 | 1613             | 64000       | SH         |           | DEFINED         | 3     |
| ABBOTT LABORATORIES          | COM            | 002824100 | 87               | 1830        | SH         |           | SOLE            |       |
| ABBOTT LABORATORIES          | COM            | 002824100 | 10               | 200         | SH         |           | OTHER           |       |
| ABBOTT LABORATORIES          | COM            | 002824100 | 1847             | 38715       | SH         |           | DEFINED         | 2     |
| ABBOTT LABORATORIES          | COM            | 002824100 | 385              | 8078        | SH         |           | OTHER           | 2     |
| ABBOTT LABORATORIES          | COM            | 002824100 | 2147             | 45000       | SH         |           | DEFINED         | 3     |
| ABERCROMBIE & FITCH CO       | COM            | 002896207 | 5                | 220         | SH         |           | DEFINED         | 2     |
| ADOBE SYSTEMS                | COM            | 00724F101 | 19               | 875         | SH         |           | SOLE            |       |
| ADOBE SYSTEMS                | COM            | 00724F101 | 525              | 24545       | SH         |           | DEFINED         | 2     |
| ADOBE SYSTEMS                | COM            | 00724F101 | 26               | 1200        | SH         |           | OTHER           | 2     |
| ADOBE SYSTEMS                | COM            | 00724F101 | 813              | 38000       | SH         |           | DEFINED         | 3     |
| AIR PRODUCTS & CHEMICALS INC | COM            | 009158106 | 28               | 500         | SH         |           | SOLE            |       |
| AIR PRODUCTS & CHEMICALS INC | COM            | 009158106 | 378              | 6719        | SH         |           | DEFINED         | 2     |
| AIR PRODUCTS & CHEMICALS INC | COM            | 009158106 | 110              | 1950        | SH         |           | OTHER           | 2     |
| ALCOA INC                    | COM            | 013817101 | 1                | 200         | SH         |           | DEFINED         | 2     |
| ALCOA INC                    | COM            | 013817101 | 6                | 825         | SH         |           | OTHER           | 2     |
| ALLIANT ENERGY CORP          | COM            | 018802108 | 22               | 875         | SH         |           | SOLE            |       |
| ALLIANT ENERGY CORP          | COM            | 018802108 | 346              | 13995       | SH         |           | DEFINED         | 2     |
| ALLIANT ENERGY CORP          | COM            | 018802108 | 12               | 500         | SH         |           | OTHER           | 2     |
| ALLIANCE FINANCIAL CORP      | COM            | 019205103 | 18               | 1000        | SH         |           | SOLE            |       |
| ALTRIA GROUP INC             | COM            | 02209S103 | 105              | 6542        | SH         |           | OTHER           | 2     |
| AMERICAN ELECTRIC POWER CO   | COM            | 025537101 | 66               | 2616        | SH         |           | DEFINED         | 2     |
| AMERICAN EXPRESS CO          | COM            | 025816109 | 22               | 1610        | SH         |           | SOLE            |       |
| AMERICAN EXPRESS CO          | COM            | 025816109 | 4                | 300         | SH         |           | OTHER           |       |
| AMERICAN EXPRESS CO          | COM            | 025816109 | 409              | 29985       | SH         |           | DEFINED         | 2     |
| AMERICAN EXPRESS CO          | COM            | 025816109 | 80               | 5850        | SH         |           | OTHER           | 2     |
| AMERICAN EXPRESS CO          | COM            | 025816109 | 545              | 40000       | SH         |           | DEFINED         | 3     |
| AMER INTL GROUP INC          | COM            | 026874107 | 0                | 60          | SH         |           | OTHER           | 2     |
| AMERIPRISE FINL INC          | COM            | 03076C106 | 2                | 80          | SH         |           | DEFINED         | 2     |
| AMGEN INC                    | COM            | 031162100 | 7                | 150         | SH         |           | OTHER           |       |
| AMGEN INC                    | COM            | 031162100 | 38               | 768         | SH         |           | DEFINED         | 2     |
| AMGEN INC                    | COM            | 031162100 | 17               | 350         | SH         |           | OTHER           | 2     |
| ANALOG DEVICES, INC.         | COM            | 032654105 | 4                | 200         | SH         |           | DEFINED         | 2     |
| ANGIODYNAMICS INC            | COM            | 03475V101 | 6                | 550         | SH         |           | DEFINED         | 2     |
| APACHE CORP                  | COM            | 037411105 | 16               | 250         | SH         |           | DEFINED         | 2     |
| APPLE INC                    | COM            | 037833100 | 68               | 650         | SH         |           | SOLE            |       |
| APPLE INC                    | COM            | 037833100 | 896              | 8528        | SH         |           | DEFINED         | 2     |
| APPLE INC                    | COM            | 037833100 | 152              | 1450        | SH         |           | OTHER           | 2     |
| APPLE INC                    | COM            | 037833100 | 1577             | 15000       | SH         |           | DEFINED         | 3     |
| APPLIED MATERIALS INC        | COM            | 038222105 | 1                | 100         | SH         |           | OTHER           | 2     |
| AQUA AMER INC                | COM            | 03836W103 | 4                | 200         | SH         |           | DEFINED         | 2     |
| AQUA AMER INC                | COM            | 03836W103 | 29               | 1465        | SH         |           | OTHER           | 2     |
| ARCH COAL INC                | COM            | 039380100 | 13               | 1000        | SH         |           | OTHER           | 2     |
| ARCHER DANIELS MIDLAND CO    | PRE            | 039483201 | 26               | 720         | SH         |           | DEFINED         | 2     |
| ARROW                        | COM            | 042744102 | 4                | 154         | SH         |           | SOLE            |       |
| ARROW                        | COM            | 042744102 | 29425            | 1242093     | SH         |           | DEFINED         | 2     |

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|                               |     |           |      |       |    |         |   |
|-------------------------------|-----|-----------|------|-------|----|---------|---|
| ARROW                         | COM | 042744102 | 611  | 25779 | SH | OTHER   | 2 |
| ATHENAHEALTH INC.             | COM | 04685W103 | 2    | 100   | SH | DEFINED | 2 |
| AUTODESK INC                  | COM | 052769106 | 9    | 555   | SH | DEFINED | 2 |
| AUTOMATIC DATA PROCESSING     | COM | 053015103 | 71   | 2032  | SH | DEFINED | 2 |
| AUTOMATIC DATA PROCESSING     | COM | 053015103 | 301  | 8555  | SH | OTHER   | 2 |
| AVON PRODUCTS INC             | COM | 054303102 | 2    | 125   | SH | DEFINED | 2 |
| AVON PRODUCTS INC             | COM | 054303102 | 4    | 200   | SH | OTHER   | 2 |
| BP PLC                        | COM | 055622104 | 12   | 300   | SH | SOLE    |   |
| BP PLC                        | COM | 055622104 | 189  | 4703  | SH | DEFINED | 2 |
| BP PLC                        | COM | 055622104 | 710  | 17694 | SH | OTHER   | 2 |
| BAKER HUGHES INC              | COM | 057224107 | 36   | 1250  | SH | DEFINED | 2 |
| BAKER HUGHES INC              | COM | 057224107 | 39   | 1350  | SH | OTHER   | 2 |
| BAKER HUGHES INC              | COM | 057224107 | 742  | 26000 | SH | DEFINED | 3 |
| BANK OF AMERICA CORP          | COM | 060505104 | 7    | 1090  | SH | SOLE    |   |
| BANK OF AMERICA CORP          | COM | 060505104 | 0    | 100   | SH | OTHER   |   |
| BANK OF AMERICA CORP          | COM | 060505104 | 78   | 11471 | SH | DEFINED | 2 |
| BANK OF AMERICA CORP          | COM | 060505104 | 23   | 3432  | SH | OTHER   | 2 |
| BANK OF AMERICA CORP          | COM | 060505104 | 675  | 99000 | SH | DEFINED | 3 |
| BANK OF NEW YORK MELLON CORP  | COM | 064058100 | 30   | 1067  | SH | SOLE    |   |
| BANK OF NEW YORK MELLON CORP  | COM | 064058100 | 785  | 27799 | SH | DEFINED | 2 |
| BANK OF NEW YORK MELLON CORP  | COM | 064058100 | 124  | 4402  | SH | OTHER   | 2 |
| BANK OF NEW YORK MELLON CORP  | COM | 064058100 | 1492 | 52830 | SH | DEFINED | 3 |
| BARRICK GOLD                  | COM | 067901108 | 10   | 300   | SH | DEFINED | 2 |
| BAXTER INTL INC               | COM | 071813109 | 47   | 910   | SH | SOLE    |   |
| BAXTER INTL INC               | COM | 071813109 | 1180 | 23045 | SH | DEFINED | 2 |
| BAXTER INTL INC               | COM | 071813109 | 354  | 6913  | SH | OTHER   | 2 |
| BAXTER INTL INC               | COM | 071813109 | 2254 | 44000 | SH | DEFINED | 3 |
| BECTON DICKINSON CO           | COM | 075887109 | 3    | 50    | SH | OTHER   | 2 |
| BERKSHIRE HATHAWAY INC        | COM | 084670207 | 11   | 4     | SH | OTHER   | 2 |
| BEST BUY CO                   | COM | 086516101 | 4    | 100   | SH | DEFINED | 2 |
| BHP BILLITON                  | COM | 088606108 | 8    | 170   | SH | DEFINED | 2 |
| BOEING COMPANY                | COM | 097023105 | 45   | 1270  | SH | DEFINED | 2 |
| BOSTON SCIENTIFIC CORP        | COM | 101137107 | 2    | 265   | SH | DEFINED | 2 |
| BRISTOL MYERS SQUIBB          | COM | 110122108 | 121  | 5500  | SH | DEFINED | 2 |
| BRISTOL MYERS SQUIBB          | COM | 110122108 | 24   | 1100  | SH | OTHER   | 2 |
| BRISTOL MYERS SQUIBB          | COM | 110122108 | 1359 | 62000 | SH | DEFINED | 3 |
| BROWN FOREMAN DISTILLERS CORP | COM | 115637100 | 17   | 432   | SH | DEFINED | 2 |
| BROWN FOREMAN DISTILLERS CORP | COM | 115637209 | 24   | 610   | SH | DEFINED | 2 |
| BURLINGTON NORTHERN           | COM | 12189T104 | 29   | 475   | SH | SOLE    |   |
| BURLINGTON NORTHERN           | COM | 12189T104 | 525  | 8730  | SH | DEFINED | 2 |
| BURLINGTON NORTHERN           | COM | 12189T104 | 27   | 450   | SH | OTHER   | 2 |
| BURLINGTON NORTHERN           | COM | 12189T104 | 902  | 15000 | SH | DEFINED | 3 |
| CVS/CAREMARK CORP             | COM | 126650100 | 41   | 1475  | SH | SOLE    |   |
| CVS/CAREMARK CORP             | COM | 126650100 | 778  | 28290 | SH | DEFINED | 2 |
| CVS/CAREMARK CORP             | COM | 126650100 | 10   | 350   | SH | OTHER   | 2 |
| CVS/CAREMARK CORP             | COM | 126650100 | 825  | 30000 | SH | DEFINED | 3 |
| CAMERON INTERNATIONAL CORP    | COM | 13342B105 | 34   | 1570  | SH | SOLE    |   |
| CAMERON INTERNATIONAL CORP    | COM | 13342B105 | 443  | 20180 | SH | DEFINED | 2 |
| CAMERON INTERNATIONAL CORP    | COM | 13342B105 | 30   | 1350  | SH | OTHER   | 2 |
| CAMERON INTERNATIONAL CORP    | COM | 13342B105 | 1535 | 70000 | SH | DEFINED | 3 |
| CAMPBELL SOUP                 | COM | 134429109 | 3    | 100   | SH | SOLE    |   |
| CAPSTONE TURBINE CORP         | COM | 14067D102 | 0    | 600   | SH | DEFINED | 2 |
| CARNIVAL                      | COM | 143658300 | 40   | 1833  | SH | DEFINED | 2 |
| CARNIVAL                      | COM | 143658300 | 3    | 134   | SH | OTHER   | 2 |
| CASELLA WASTE SYSTEMS INC     | COM | 147448104 | 7    | 4000  | SH | DEFINED | 2 |
| CATERPILLAR INC               | COM | 149123101 | 2    | 80    | SH | SOLE    |   |
| CATERPILLAR INC               | COM | 149123101 | 40   | 1425  | SH | DEFINED | 2 |
| CATERPILLAR INC               | COM | 149123101 | 20   | 725   | SH | OTHER   | 2 |
| CHEVRON CORPORATION           | COM | 166764100 | 244  | 3629  | SH | SOLE    |   |
| CHEVRON CORPORATION           | COM | 166764100 | 37   | 550   | SH | OTHER   |   |
| CHEVRON CORPORATION           | COM | 166764100 | 2095 | 31152 | SH | DEFINED | 2 |
| CHEVRON CORPORATION           | COM | 166764100 | 459  | 6821  | SH | OTHER   | 2 |

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|                                |     |           |      |        |    |         |   |
|--------------------------------|-----|-----------|------|--------|----|---------|---|
| CHEVRON CORPORATION            | COM | 166764100 | 1748 | 26000  | SH | DEFINED | 3 |
| CISCO SYSTEMS                  | COM | 17275R102 | 73   | 4325   | SH | SOLE    |   |
| CISCO SYSTEMS                  | COM | 17275R102 | 3    | 200    | SH | OTHER   |   |
| CISCO SYSTEMS                  | COM | 17275R102 | 1272 | 75859  | SH | DEFINED | 2 |
| CISCO SYSTEMS                  | COM | 17275R102 | 315  | 18767  | SH | OTHER   | 2 |
| CISCO SYSTEMS                  | COM | 17275R102 | 1442 | 86000  | SH | DEFINED | 3 |
| CITIGROUP INC                  | COM | 172967101 | 0    | 300    | SH | SOLE    |   |
| CITIGROUP INC                  | COM | 172967101 | 1    | 495    | SH | DEFINED | 2 |
| CLEARWATER PAPER CORP          | COM | 18538R103 | 0    | 101    | SH | SOLE    |   |
| COCA COLA CO.                  | COM | 191216100 | 15   | 350    | SH | DEFINED | 2 |
| COGNIZANT TECH SOLUTIONS       | COM | 192446102 | 21   | 1000   | SH | DEFINED | 2 |
| COLGATE-PALMOLIVE CO           | COM | 194162103 | 68   | 1150   | SH | SOLE    |   |
| COLGATE-PALMOLIVE CO           | COM | 194162103 | 12   | 200    | SH | OTHER   |   |
| COLGATE-PALMOLIVE CO           | COM | 194162103 | 1151 | 19515  | SH | DEFINED | 2 |
| COLGATE-PALMOLIVE CO           | COM | 194162103 | 283  | 4800   | SH | OTHER   | 2 |
| COLGATE-PALMOLIVE CO           | COM | 194162103 | 1887 | 32000  | SH | DEFINED | 3 |
| COMCAST CORP NEW               | COM | 20030N101 | 16   | 1150   | SH | SOLE    |   |
| COMCAST CORP NEW               | COM | 20030N101 | 127  | 9276   | SH | DEFINED | 2 |
| COMCAST CORP NEW               | COM | 20030N101 | 5    | 375    | SH | OTHER   | 2 |
| CONNECTICUT WATER SERVICE INC  | COM | 207797101 | 4    | 200    | SH | OTHER   | 2 |
| CONOCOPHILLIPS                 | COM | 20825C104 | 54   | 1390   | SH | SOLE    |   |
| CONOCOPHILLIPS                 | COM | 20825C104 | 1019 | 26011  | SH | DEFINED | 2 |
| CONOCOPHILLIPS                 | COM | 20825C104 | 87   | 2230   | SH | OTHER   | 2 |
| CONOCOPHILLIPS                 | COM | 20825C104 | 1175 | 30000  | SH | DEFINED | 3 |
| CONSOLIDATED EDISON INC        | COM | 209115104 | 28   | 714    | SH | DEFINED | 2 |
| CONSTELLATION ENERGY GROUP INC | COM | 210371100 | 1    | 50     | SH | SOLE    |   |
| CONSTELLATION ENERGY GROUP INC | COM | 210371100 | 27   | 1300   | SH | DEFINED | 2 |
| CONSTELLATION ENERGY GROUP INC | COM | 210371100 | 20   | 950    | SH | OTHER   | 2 |
| CORNING INC                    | COM | 219350105 | 29   | 2175   | SH | DEFINED | 2 |
| CORNING INC                    | COM | 219350105 | 64   | 4850   | SH | OTHER   | 2 |
| CORNING INC                    | COM | 219350105 | 1433 | 108000 | SH | DEFINED | 3 |
| COSTCO WHOLESALE CORP NEW      | COM | 22160K105 | 50   | 1075   | SH | SOLE    |   |
| COSTCO WHOLESALE CORP NEW      | COM | 22160K105 | 645  | 13935  | SH | DEFINED | 2 |
| COSTCO WHOLESALE CORP NEW      | COM | 22160K105 | 58   | 1250   | SH | OTHER   | 2 |
| COSTCO WHOLESALE CORP NEW      | COM | 22160K105 | 1297 | 28000  | SH | DEFINED | 3 |
| DTE ENERGY CO.                 | COM | 233331107 | 6    | 199    | SH | DEFINED | 2 |
| DANAHER CORP                   | COM | 235851102 | 86   | 1580   | SH | SOLE    |   |
| DANAHER CORP                   | COM | 235851102 | 22   | 400    | SH | OTHER   |   |
| DANAHER CORP                   | COM | 235851102 | 1664 | 30683  | SH | DEFINED | 2 |
| DANAHER CORP                   | COM | 235851102 | 159  | 2935   | SH | OTHER   | 2 |
| DANAHER CORP                   | COM | 235851102 | 1084 | 20000  | SH | DEFINED | 3 |
| DARDEN RESTAURANTS INC         | COM | 237194105 | 9    | 260    | SH | DEFINED | 2 |
| DEERE & CO                     | COM | 244199105 | 13   | 400    | SH | DEFINED | 2 |
| DELL INC                       | COM | 24702R101 | 12   | 1250   | SH | SOLE    |   |
| DELL INC                       | COM | 24702R101 | 80   | 8420   | SH | DEFINED | 2 |
| DELL INC                       | COM | 24702R101 | 12   | 1250   | SH | OTHER   | 2 |
| DENTSPLY INTL                  | COM | 249030107 | 16   | 600    | SH | DEFINED | 2 |
| DENTSPLY INTL                  | COM | 249030107 | 20   | 750    | SH | OTHER   | 2 |
| DEVON ENERGY CORP NEW          | COM | 25179M103 | 4    | 100    | SH | DEFINED | 2 |
| WALT DISNEY COMPANY            | COM | 254687106 | 39   | 2145   | SH | SOLE    |   |
| WALT DISNEY COMPANY            | COM | 254687106 | 615  | 33855  | SH | DEFINED | 2 |
| WALT DISNEY COMPANY            | COM | 254687106 | 252  | 13875  | SH | OTHER   | 2 |
| WALT DISNEY COMPANY            | COM | 254687106 | 636  | 35000  | SH | DEFINED | 3 |
| DOLLAR TREE INC.               | COM | 256746108 | 117  | 2630   | SH | DEFINED | 2 |
| DOMINION RES INC VA NEW        | COM | 25746U109 | 53   | 1720   | SH | SOLE    |   |
| DOMINION RES INC VA NEW        | COM | 25746U109 | 6    | 200    | SH | OTHER   |   |
| DOMINION RES INC VA NEW        | COM | 25746U109 | 990  | 31937  | SH | DEFINED | 2 |
| DOMINION RES INC VA NEW        | COM | 25746U109 | 150  | 4850   | SH | OTHER   | 2 |
| DOMINION RES INC VA NEW        | COM | 25746U109 | 868  | 28000  | SH | DEFINED | 3 |
| DOW CHEMICAL CO                | COM | 260543103 | 3    | 400    | SH | OTHER   |   |
| EI DUPONT DE NEMOURS & CO      | COM | 263534109 | 8    | 350    | SH | SOLE    |   |
| EI DUPONT DE NEMOURS & CO      | COM | 263534109 | 13   | 600    | SH | DEFINED | 2 |

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|                               |     |           |      |        |    |         |   |
|-------------------------------|-----|-----------|------|--------|----|---------|---|
| EI DUPONT DE NEMOURS & CO     | COM | 263534109 | 56   | 2500   | SH | OTHER   | 2 |
| DUKE ENERGY HLDG CORP         | COM | 26441C105 | 16   | 1146   | SH | DEFINED | 2 |
| EMC CORP                      | COM | 268648102 | 1    | 100    | SH | DEFINED | 2 |
| EAST WEST BANCORP             | COM | 27579R104 | 2    | 500    | SH | OTHER   | 2 |
| EASTMAN KODAK CO              | COM | 277461109 | 0    | 100    | SH | DEFINED | 2 |
| EATON CORP                    | COM | 278058102 | 66   | 1800   | SH | OTHER   | 2 |
| EBAY INC                      | COM | 278642103 | 6    | 500    | SH | DEFINED | 2 |
| EBAY INC                      | COM | 278642103 | 1    | 100    | SH | OTHER   | 2 |
| ECOLAB INC                    | COM | 278865100 | 75   | 2150   | SH | DEFINED | 2 |
| ECOLAB INC                    | COM | 278865100 | 122  | 3500   | SH | OTHER   | 2 |
| ECOLAB INC                    | COM | 278865100 | 781  | 22500  | SH | DEFINED | 3 |
| ELECTRONIC ARTS INC           | COM | 285512109 | 1    | 60     | SH | OTHER   | 2 |
| EMERSON ELECTRIC CO           | COM | 291011104 | 42   | 1470   | SH | SOLE    |   |
| EMERSON ELECTRIC CO           | COM | 291011104 | 6    | 200    | SH | OTHER   |   |
| EMERSON ELECTRIC CO           | COM | 291011104 | 629  | 22003  | SH | DEFINED | 2 |
| EMERSON ELECTRIC CO           | COM | 291011104 | 134  | 4700   | SH | OTHER   | 2 |
| EMERSON ELECTRIC CO           | COM | 291011104 | 629  | 22000  | SH | DEFINED | 3 |
| ENCANA CORP                   | COM | 292505104 | 8    | 200    | SH | DEFINED | 2 |
| EXELON CORP                   | COM | 30161N101 | 26   | 580    | SH | SOLE    |   |
| EXELON CORP                   | COM | 30161N101 | 5    | 100    | SH | OTHER   |   |
| EXELON CORP                   | COM | 30161N101 | 594  | 13090  | SH | DEFINED | 2 |
| EXELON CORP                   | COM | 30161N101 | 45   | 1000   | SH | OTHER   | 2 |
| EXELON CORP                   | COM | 30161N101 | 999  | 22000  | SH | DEFINED | 3 |
| EXXON MOBIL CORP              | COM | 30231G102 | 293  | 4308   | SH | SOLE    |   |
| EXXON MOBIL CORP              | COM | 30231G102 | 65   | 950    | SH | OTHER   |   |
| EXXON MOBIL CORP              | COM | 30231G102 | 3619 | 53149  | SH | DEFINED | 2 |
| EXXON MOBIL CORP              | COM | 30231G102 | 1621 | 23798  | SH | OTHER   | 2 |
| EXXON MOBIL CORP              | COM | 30231G102 | 2009 | 29500  | SH | DEFINED | 3 |
| FPL GROUP INC                 | COM | 302571104 | 41   | 800    | SH | DEFINED | 2 |
| FAIRPOINT COMMUNICATIONS INC. | COM | 305560104 | 0    | 2      | SH | OTHER   | 2 |
| FAMILY DOLLAR STORES          | COM | 307000109 | 3    | 100    | SH | DEFINED | 2 |
| FED HOME LOAN MORT CORP       | COM | 313400301 | 0    | 1116   | SH | DEFINED | 2 |
| FED NATL MORT ASSOC           | COM | 313586109 | 0    | 1000   | SH | DEFINED | 2 |
| FINANCIAL INSTITUTIONS INC    | COM | 317585404 | 30   | 4000   | SH | SOLE    |   |
| FINANCIAL INSTITUTIONS INC    | COM | 317585404 | 0    | 100    | SH | OTHER   | 2 |
| FIRST NIAGARA                 | COM | 33582V108 | 109  | 10000  | SH | SOLE    |   |
| FISERV INC                    | COM | 337738108 | 55   | 1495   | SH | SOLE    |   |
| FISERV INC                    | COM | 337738108 | 658  | 18035  | SH | DEFINED | 2 |
| FISERV INC                    | COM | 337738108 | 912  | 25000  | SH | DEFINED | 3 |
| FORD MOTOR CO                 | COM | 345370860 | 29   | 10961  | SH | DEFINED | 2 |
| FORTUNE BRANDS INC            | COM | 349631101 | 17   | 700    | SH | DEFINED | 2 |
| FRANKLIN RESOURCES            | COM | 354613101 | 20   | 365    | SH | SOLE    |   |
| FRANKLIN RESOURCES            | COM | 354613101 | 430  | 7980   | SH | DEFINED | 2 |
| FRANKLIN RESOURCES            | COM | 354613101 | 5    | 100    | SH | OTHER   | 2 |
| FRANKLIN RESOURCES            | COM | 354613101 | 700  | 13000  | SH | DEFINED | 3 |
| GENERAL DYNAMICS              | COM | 369550108 | 23   | 550    | SH | SOLE    |   |
| GENERAL DYNAMICS              | COM | 369550108 | 229  | 5515   | SH | DEFINED | 2 |
| GENERAL DYNAMICS              | COM | 369550108 | 90   | 2165   | SH | OTHER   | 2 |
| GENERAL DYNAMICS              | COM | 369550108 | 582  | 14000  | SH | DEFINED | 3 |
| GENERAL ELECTRIC CO           | COM | 369604103 | 67   | 6596   | SH | SOLE    |   |
| GENERAL ELECTRIC CO           | COM | 369604103 | 16   | 1550   | SH | OTHER   |   |
| GENERAL ELECTRIC CO           | COM | 369604103 | 1499 | 148249 | SH | DEFINED | 2 |
| GENERAL ELECTRIC CO           | COM | 369604103 | 849  | 83928  | SH | OTHER   | 2 |
| GENERAL ELECTRIC CO           | COM | 369604103 | 607  | 60000  | SH | DEFINED | 3 |
| GENERAL MILLS INC             | COM | 370334104 | 7    | 150    | SH | SOLE    |   |
| GENERAL MILLS INC             | COM | 370334104 | 5    | 100    | SH | OTHER   |   |
| GENERAL MILLS INC             | COM | 370334104 | 469  | 9410   | SH | DEFINED | 2 |
| GENERAL MILLS INC             | COM | 370334104 | 125  | 2500   | SH | OTHER   | 2 |
| GENERAL MILLS INC             | COM | 370334104 | 1312 | 26300  | SH | DEFINED | 3 |
| GENERAL MOTORS CORP           | COM | 370442105 | 15   | 7905   | SH | DEFINED | 2 |
| GENUINE PARTS CO              | COM | 372460105 | 4    | 150    | SH | OTHER   | 2 |
| GENWORTH FINL                 | COM | 37247D106 | 0    | 100    | SH | SOLE    |   |

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|                               |     |           |      |       |    |         |   |
|-------------------------------|-----|-----------|------|-------|----|---------|---|
| GENWORTH FINL                 | COM | 37247D106 | 2    | 1250  | SH | DEFINED | 2 |
| GENWORTH FINL                 | COM | 37247D106 | 2    | 1150  | SH | OTHER   | 2 |
| GENZYME                       | COM | 372917104 | 39   | 650   | SH | SOLE    |   |
| GENZYME                       | COM | 372917104 | 836  | 14075 | SH | DEFINED | 2 |
| GENZYME                       | COM | 372917104 | 53   | 900   | SH | OTHER   | 2 |
| GENZYME                       | COM | 372917104 | 1307 | 22000 | SH | DEFINED | 3 |
| GLAXO                         | COM | 37733W105 | 23   | 725   | SH | DEFINED | 2 |
| GLAXO                         | COM | 37733W105 | 9    | 300   | SH | OTHER   | 2 |
| GOLDMAN SACHS GROUP           | COM | 38141G104 | 11   | 100   | SH | SOLE    |   |
| GOLDMAN SACHS GROUP           | COM | 38141G104 | 388  | 3660  | SH | DEFINED | 2 |
| GOLDMAN SACHS GROUP           | COM | 38141G104 | 106  | 1000  | SH | OTHER   | 2 |
| GOLDMAN SACHS GROUP           | COM | 38141G104 | 954  | 9000  | SH | DEFINED | 3 |
| GOOGLE INC                    | COM | 38259P508 | 5    | 15    | SH | DEFINED | 2 |
| GREENBRIER COMPANIES          | COM | 393657101 | 0    | 200   | SH | DEFINED | 2 |
| HARLEY DAVIDSON INC           | COM | 412822108 | 5    | 350   | SH | SOLE    |   |
| HARLEY DAVIDSON INC           | COM | 412822108 | 30   | 2276  | SH | DEFINED | 2 |
| HARLEY DAVIDSON INC           | COM | 412822108 | 32   | 2407  | SH | OTHER   | 2 |
| HARLEY DAVIDSON INC           | COM | 412822108 | 212  | 15800 | SH | DEFINED | 3 |
| HARSCO                        | COM | 415864107 | 13   | 586   | SH | DEFINED | 2 |
| HARTFORD FINL SVCS GROUP INC. | COM | 416515104 | 19   | 2438  | SH | DEFINED | 2 |
| HARTFORD FINL SVCS GROUP INC. | COM | 416515104 | 11   | 1400  | SH | OTHER   | 2 |
| HARTFORD FINL SVCS GROUP INC. | COM | 416515104 | 118  | 15000 | SH | DEFINED | 3 |
| H J HEINZ CO                  | COM | 423074103 | 12   | 350   | SH | SOLE    |   |
| H J HEINZ CO                  | COM | 423074103 | 701  | 21215 | SH | DEFINED | 2 |
| H J HEINZ CO                  | COM | 423074103 | 460  | 13900 | SH | OTHER   | 2 |
| H J HEINZ CO                  | COM | 423074103 | 2017 | 61000 | SH | DEFINED | 3 |
| HEWLETT PACKARD CO            | COM | 428236103 | 60   | 1860  | SH | SOLE    |   |
| HEWLETT PACKARD CO            | COM | 428236103 | 13   | 400   | SH | OTHER   |   |
| HEWLETT PACKARD CO            | COM | 428236103 | 1147 | 35776 | SH | DEFINED | 2 |
| HEWLETT PACKARD CO            | COM | 428236103 | 886  | 27648 | SH | OTHER   | 2 |
| HEWLETT PACKARD CO            | COM | 428236103 | 962  | 30000 | SH | DEFINED | 3 |
| HOME DEPOT, INC               | COM | 437076102 | 4    | 175   | SH | SOLE    |   |
| HOME DEPOT, INC               | COM | 437076102 | 2    | 100   | SH | OTHER   |   |
| HOME DEPOT, INC               | COM | 437076102 | 103  | 4365  | SH | DEFINED | 2 |
| HOME DEPOT, INC               | COM | 437076102 | 120  | 5075  | SH | OTHER   | 2 |
| HOSPIRA INC                   | COM | 441060100 | 8    | 260   | SH | OTHER   | 2 |
| HOST HOTELS & RESORTS INC     | COM | 44107P104 | 0    | 4     | SH | SOLE    |   |
| ITT CORP                      | COM | 450911102 | 58   | 1515  | SH | SOLE    |   |
| ITT CORP                      | COM | 450911102 | 892  | 23180 | SH | DEFINED | 2 |
| ITT CORP                      | COM | 450911102 | 91   | 2375  | SH | OTHER   | 2 |
| ITT CORP                      | COM | 450911102 | 769  | 20000 | SH | DEFINED | 3 |
| ILLINOIS TOOL WORKS INC.      | COM | 452308109 | 31   | 1000  | SH | DEFINED | 2 |
| ILLINOIS TOOL WORKS INC.      | COM | 452308109 | 48   | 1543  | SH | OTHER   | 2 |
| ILLINOIS TOOL WORKS INC.      | COM | 452308109 | 864  | 28000 | SH | DEFINED | 3 |
| INTEL CORP                    | COM | 458140100 | 70   | 4670  | SH | SOLE    |   |
| INTEL CORP                    | COM | 458140100 | 11   | 700   | SH | OTHER   |   |
| INTEL CORP                    | COM | 458140100 | 935  | 62200 | SH | DEFINED | 2 |
| INTEL CORP                    | COM | 458140100 | 231  | 15340 | SH | OTHER   | 2 |
| INTL BUSINESS MACHINES        | COM | 459200101 | 188  | 1943  | SH | SOLE    |   |
| INTL BUSINESS MACHINES        | COM | 459200101 | 10   | 100   | SH | OTHER   |   |
| INTL BUSINESS MACHINES        | COM | 459200101 | 2075 | 21411 | SH | DEFINED | 2 |
| INTL BUSINESS MACHINES        | COM | 459200101 | 909  | 9377  | SH | OTHER   | 2 |
| INTL BUSINESS MACHINES        | COM | 459200101 | 1647 | 17000 | SH | DEFINED | 3 |
| INTL GAME TECH                | COM | 459902102 | 0    | 100   | SH | DEFINED | 2 |
| INTERNATIONAL PAPER CO        | COM | 460146103 | 3    | 376   | SH | DEFINED | 2 |
| ISHARES                       | EXC | 464287176 | 2    | 23    | SH | SOLE    |   |
| ISHARES                       | EXC | 464287234 | 24   | 954   | SH | DEFINED | 2 |
| ISHARES                       | EXC | 46428Q109 | 4    | 290   | SH | DEFINED | 2 |
| JDS UNIPHASE CORP             | COM | 46612J507 | 0    | 25    | SH | OTHER   | 2 |
| JPMORGAN CHASE & CO           | COM | 46625H100 | 45   | 1679  | SH | SOLE    |   |
| JPMORGAN CHASE & CO           | COM | 46625H100 | 684  | 25725 | SH | DEFINED | 2 |
| JPMORGAN CHASE & CO           | COM | 46625H100 | 142  | 5336  | SH | OTHER   | 2 |

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|                               |     |           |      |          |         |   |
|-------------------------------|-----|-----------|------|----------|---------|---|
| JPMORGAN CHASE & CO           | COM | 46625H100 | 1196 | 45000 SH | DEFINED | 3 |
| JACOBS ENGINEERING GROUP INC. | COM | 469814107 | 135  | 3486 SH  | OTHER   | 2 |
| JOHNSON & JOHNSON             | COM | 478160104 | 170  | 3224 SH  | SOLE    |   |
| JOHNSON & JOHNSON             | COM | 478160104 | 8    | 150 SH   | OTHER   |   |
| JOHNSON & JOHNSON             | COM | 478160104 | 2596 | 49361 SH | DEFINED | 2 |
| JOHNSON & JOHNSON             | COM | 478160104 | 1517 | 28840 SH | OTHER   | 2 |
| JOHNSON CONTROLS INC          | COM | 478366107 | 13   | 1050 SH  | DEFINED | 2 |
| JOHNSON & JOHNSON             | COM | 478160104 | 1736 | 33000 SH | DEFINED | 3 |
| KADANT, INC.                  | COM | 48282T104 | 9    | 809 SH   | DEFINED | 2 |
| KELLOGG CO.                   | COM | 487836108 | 46   | 1250 SH  | SOLE    |   |
| KELLOGG CO.                   | COM | 487836108 | 884  | 24140 SH | DEFINED | 2 |
| KELLOGG CO.                   | COM | 487836108 | 156  | 4250 SH  | OTHER   | 2 |
| KELLOGG CO.                   | COM | 487836108 | 2088 | 57000 SH | DEFINED | 3 |
| KEYCORP                       | COM | 493267108 | 4    | 500 SH   | SOLE    |   |
| KIMBERLY-CLARK CORP           | COM | 494368103 | 5    | 100 SH   | DEFINED | 2 |
| KRAFT FOODS INC               | COM | 50075N104 | 4    | 200 SH   | SOLE    |   |
| KRAFT FOODS INC               | COM | 50075N104 | 180  | 8090 SH  | OTHER   | 2 |
| L3 COMMUNICATIONS HLD INC     | COM | 502424104 | 30   | 445 SH   | SOLE    |   |
| L3 COMMUNICATIONS HLD INC     | COM | 502424104 | 633  | 9333 SH  | DEFINED | 2 |
| L3 COMMUNICATIONS HLD INC     | COM | 502424104 | 45   | 670 SH   | OTHER   | 2 |
| L3 COMMUNICATIONS HLD INC     | COM | 502424104 | 1356 | 20000 SH | DEFINED | 3 |
| ELI LILLY & CO                | COM | 532457108 | 10   | 300 SH   | OTHER   |   |
| ELI LILLY & CO                | COM | 532457108 | 35   | 1050 SH  | DEFINED | 2 |
| ELI LILLY & CO                | COM | 532457108 | 65   | 1950 SH  | OTHER   | 2 |
| LOCKHEED MARTIN CORP          | COM | 539830109 | 35   | 504 SH   | DEFINED | 2 |
| LOCKHEED MARTIN CORP          | COM | 539830109 | 41   | 600 SH   | OTHER   | 2 |
| LOCKHEED MARTIN CORP          | COM | 539830109 | 828  | 12000 SH | DEFINED | 3 |
| LOWES COMPANIES               | COM | 548661107 | 12   | 665 SH   | SOLE    |   |
| LOWES COMPANIES               | COM | 548661107 | 215  | 11802 SH | DEFINED | 2 |
| LOWES COMPANIES               | COM | 548661107 | 114  | 6250 SH  | OTHER   | 2 |
| LOWES COMPANIES               | COM | 548661107 | 511  | 28000 SH | DEFINED | 3 |
| MANULIFE FINL CORP            | COM | 56501R106 | 2    | 180 SH   | DEFINED | 2 |
| MARRIOTT INTERNATIONAL INC    | COM | 571903202 | 11   | 650 SH   | OTHER   | 2 |
| MARTHA STEWART LIVING         | COM | 573083102 | 0    | 65 SH    | DEFINED | 2 |
| MASTERCARD                    | COM | 57636Q104 | 17   | 100 SH   | DEFINED | 2 |
| MCCORMICK & CO                | COM | 579780206 | 2    | 75 SH    | OTHER   | 2 |
| MCDONALDS CORP                | COM | 580135101 | 78   | 1430 SH  | SOLE    |   |
| MCDONALDS CORP                | COM | 580135101 | 5    | 100 SH   | OTHER   |   |
| MCDONALDS CORP                | COM | 580135101 | 1333 | 24425 SH | DEFINED | 2 |
| MCDONALDS CORP                | COM | 580135101 | 381  | 6975 SH  | OTHER   | 2 |
| MCDONALDS CORP                | COM | 580135101 | 1910 | 35000 SH | DEFINED | 3 |
| MCGRAW-HILL INC               | COM | 580645109 | 37   | 1600 SH  | SOLE    |   |
| MEDCO HEALTH SOLUTIONS        | COM | 58405U102 | 70   | 1700 SH  | SOLE    |   |
| MEDCO HEALTH SOLUTIONS        | COM | 58405U102 | 1166 | 28214 SH | DEFINED | 2 |
| MEDCO HEALTH SOLUTIONS        | COM | 58405U102 | 31   | 750 SH   | OTHER   | 2 |
| MEDCO HEALTH SOLUTIONS        | COM | 58405U102 | 2067 | 50000 SH | DEFINED | 3 |
| MEDTRONIC, INC                | COM | 585055106 | 59   | 2000 SH  | SOLE    |   |
| MEDTRONIC, INC                | COM | 585055106 | 804  | 27290 SH | DEFINED | 2 |
| MEDTRONIC, INC                | COM | 585055106 | 63   | 2150 SH  | OTHER   | 2 |
| MEDTRONIC, INC                | COM | 585055106 | 825  | 28000 SH | DEFINED | 3 |
| MERCK & CO                    | COM | 589331107 | 13   | 500 SH   | SOLE    |   |
| MERCK & CO                    | COM | 589331107 | 61   | 2283 SH  | DEFINED | 2 |
| MERCK & CO                    | COM | 589331107 | 173  | 6450 SH  | OTHER   | 2 |
| MICROSOFT CORP.               | COM | 594918104 | 94   | 5095 SH  | SOLE    |   |
| MICROSOFT CORP.               | COM | 594918104 | 15   | 800 SH   | OTHER   |   |
| MICROSOFT CORP.               | COM | 594918104 | 1425 | 77560 SH | DEFINED | 2 |
| MICROSOFT CORP.               | COM | 594918104 | 673  | 36618 SH | OTHER   | 2 |
| MICROSOFT CORP.               | COM | 594918104 | 1580 | 86000 SH | DEFINED | 3 |
| MOHAWK INDUSTRIES INC         | COM | 608190104 | 7    | 225 SH   | DEFINED | 2 |
| MONSANTO CO NEW               | COM | 61166W101 | 2    | 25 SH    | SOLE    |   |
| MONSANTO CO NEW               | COM | 61166W101 | 200  | 2412 SH  | DEFINED | 2 |
| MONSANTO CO NEW               | COM | 61166W101 | 17   | 200 SH   | OTHER   | 2 |

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|                                 |     |           |      |        |    |         |   |
|---------------------------------|-----|-----------|------|--------|----|---------|---|
| MONSANTO CO NEW                 | COM | 61166W101 | 623  | 7500   | SH | DEFINED | 3 |
| MORGAN STANLEY                  | COM | 617446448 | 2    | 100    | SH | DEFINED | 2 |
| NATIONAL OIL WELL VARCO INC     | COM | 637071101 | 55   | 1925   | SH | SOLE    |   |
| NATIONAL OIL WELL VARCO INC     | COM | 637071101 | 712  | 24809  | SH | DEFINED | 2 |
| NATIONAL OIL WELL VARCO INC     | COM | 637071101 | 73   | 2550   | SH | OTHER   | 2 |
| NATIONAL OIL WELL VARCO INC     | COM | 637071101 | 1062 | 37000  | SH | DEFINED | 3 |
| NEUSTAR INC                     | COM | 64126X201 | 80   | 4788   | SH | DEFINED | 2 |
| NEUSTAR INC                     | COM | 64126X201 | 14   | 850    | SH | OTHER   | 2 |
| NEUSTAR INC                     | COM | 64126X201 | 1273 | 76000  | SH | DEFINED | 3 |
| NIKE INC                        | COM | 654106103 | 39   | 825    | SH | SOLE    |   |
| NIKE INC                        | COM | 654106103 | 582  | 12415  | SH | DEFINED | 2 |
| NIKE INC                        | COM | 654106103 | 38   | 800    | SH | OTHER   | 2 |
| NIKE INC                        | COM | 654106103 | 1107 | 23600  | SH | DEFINED | 3 |
| NOKIA CORP                      | COM | 654902204 | 13   | 1140   | SH | DEFINED | 2 |
| NOKIA CORP                      | COM | 654902204 | 6    | 500    | SH | OTHER   | 2 |
| NORTHERN TRUST CORP             | COM | 665859104 | 7    | 125    | SH | OTHER   | 2 |
| NOVARTIS A G                    | COM | 66987V109 | 9    | 250    | SH | OTHER   | 2 |
| NUVEEN                          | EXC | 67066V101 | 13   | 1167   | SH | DEFINED | 2 |
| NUVEEN                          | EXC | 67070A101 | 4    | 360    | SH | DEFINED | 2 |
| OCCIDENTAL PETROLEUM CORP       | COM | 674599105 | 11   | 200    | SH | SOLE    |   |
| OCCIDENTAL PETROLEUM CORP       | COM | 674599105 | 18   | 320    | SH | DEFINED | 2 |
| OLIN CORP                       | COM | 680665205 | 4    | 300    | SH | OTHER   | 2 |
| ORACLE CORP                     | COM | 68389X105 | 56   | 3105   | SH | SOLE    |   |
| ORACLE CORP                     | COM | 68389X105 | 1108 | 61340  | SH | DEFINED | 2 |
| ORACLE CORP                     | COM | 68389X105 | 111  | 6150   | SH | OTHER   | 2 |
| ORACLE CORP                     | COM | 68389X105 | 1807 | 100000 | SH | DEFINED | 3 |
| PNC FINANCIAL                   | COM | 693475105 | 10   | 350    | SH | SOLE    |   |
| PNC FINANCIAL                   | COM | 693475105 | 246  | 8395   | SH | DEFINED | 2 |
| PNC FINANCIAL                   | COM | 693475105 | 6    | 207    | SH | OTHER   | 2 |
| PNC FINANCIAL                   | COM | 693475105 | 732  | 25000  | SH | DEFINED | 3 |
| P P G INDUSTRIES INC            | COM | 693506107 | 15   | 400    | SH | DEFINED | 2 |
| PACKAGING CORP OF AMERICA       | COM | 695156109 | 28   | 2125   | SH | SOLE    |   |
| PACKAGING CORP OF AMERICA       | COM | 695156109 | 431  | 33118  | SH | DEFINED | 2 |
| PACKAGING CORP OF AMERICA       | COM | 695156109 | 5    | 400    | SH | OTHER   | 2 |
| PARKER-HANNIFIN                 | COM | 701094104 | 7    | 200    | SH | DEFINED | 2 |
| PARKER-HANNIFIN                 | COM | 701094104 | 76   | 2225   | SH | OTHER   | 2 |
| PARKER-HANNIFIN                 | COM | 701094104 | 850  | 25000  | SH | DEFINED | 3 |
| PENN WEST ENERGY TRUST          | COM | 707885109 | 12   | 1300   | SH | DEFINED | 2 |
| PEPSICO INC                     | COM | 713448108 | 160  | 3110   | SH | SOLE    |   |
| PEPSICO INC                     | COM | 713448108 | 10   | 200    | SH | OTHER   |   |
| PEPSICO INC                     | COM | 713448108 | 2429 | 47176  | SH | DEFINED | 2 |
| PEPSICO INC                     | COM | 713448108 | 1456 | 28281  | SH | OTHER   | 2 |
| PEPSICO INC                     | COM | 713448108 | 1637 | 31800  | SH | DEFINED | 3 |
| PETSMART INC                    | COM | 716768106 | 5    | 225    | SH | DEFINED | 2 |
| PFIZER INC                      | COM | 717081103 | 348  | 25535  | SH | DEFINED | 2 |
| PFIZER INC                      | COM | 717081103 | 58   | 4275   | SH | OTHER   | 2 |
| PHILIP MORRIS INTERNATIONAL INC | COM | 718172109 | 315  | 8842   | SH | OTHER   | 2 |
| POTLATCH                        | COM | 737630103 | 8    | 354    | SH | SOLE    |   |
| POWERSHARES                     | EXC | 73935A104 | 2    | 60     | SH | SOLE    |   |
| POWERSHARES                     | EXC | 73935X500 | 12   | 1560   | SH | DEFINED | 2 |
| POWERSHARES                     | EXC | 73935X575 | 3    | 250    | SH | DEFINED | 2 |
| PRAXAIR, INC.                   | COM | 74005P104 | 61   | 905    | SH | SOLE    |   |
| PRAXAIR, INC.                   | COM | 74005P104 | 7    | 100    | SH | OTHER   |   |
| PRAXAIR, INC.                   | COM | 74005P104 | 976  | 14500  | SH | DEFINED | 2 |
| PRAXAIR, INC.                   | COM | 74005P104 | 116  | 1725   | SH | OTHER   | 2 |
| PRAXAIR, INC.                   | COM | 74005P104 | 1346 | 20000  | SH | DEFINED | 3 |
| PRECISION CASTPARTS CORP        | COM | 740189105 | 12   | 200    | SH | DEFINED | 2 |
| T ROWE PRICE                    | COM | 74144T108 | 52   | 1800   | SH | SOLE    |   |
| T ROWE PRICE                    | COM | 74144T108 | 4    | 150    | SH | OTHER   |   |
| T ROWE PRICE                    | COM | 74144T108 | 952  | 32995  | SH | DEFINED | 2 |
| T ROWE PRICE                    | COM | 74144T108 | 244  | 8450   | SH | OTHER   | 2 |
| T ROWE PRICE                    | COM | 74144T108 | 1443 | 50000  | SH | DEFINED | 3 |



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|                                |     |           |      |       |    |           |
|--------------------------------|-----|-----------|------|-------|----|-----------|
| PROCTER & GAMBLE CO            | COM | 742718109 | 91   | 1940  | SH | SOLE      |
| PROCTER & GAMBLE CO            | COM | 742718109 | 26   | 550   | SH | OTHER     |
| PROCTER & GAMBLE CO            | COM | 742718109 | 1789 | 37998 | SH | DEFINED 2 |
| PROCTER & GAMBLE CO            | COM | 742718109 | 852  | 18095 | SH | OTHER 2   |
| PROCTER & GAMBLE CO            | COM | 742718109 | 942  | 20000 | SH | DEFINED 3 |
| PROGRESS ENERGY INC            | COM | 743263105 | 7    | 200   | SH | SOLE      |
| PROGRESS ENERGY INC            | COM | 743263105 | 130  | 3590  | SH | DEFINED 2 |
| PROGRESS ENERGY INC            | COM | 743263105 | 7    | 200   | SH | OTHER 2   |
| PROGRESS ENERGY INC            | COM | 743263105 | 907  | 25000 | SH | DEFINED 3 |
| PROVIDENT                      | COM | 74386K104 | 12   | 3300  | SH | DEFINED 2 |
| PRUDENTIAL FINANCIAL           | COM | 744320102 | 5    | 250   | SH | DEFINED 2 |
| PUBLIC SERVICE ENTERPRISE GRP. | COM | 744573106 | 12   | 400   | SH | DEFINED 2 |
| QUALCOMM INC                   | COM | 747525103 | 4    | 100   | SH | DEFINED 2 |
| QUEST DIAGNOSTICS INC          | COM | 74834L100 | 62   | 1300  | SH | OTHER 2   |
| REPSOL YPF SA                  | COM | 76026T205 | 2    | 100   | SH | OTHER 2   |
| RESEARCH IN MOTION USD COMMON  | COM | 760975102 | 39   | 900   | SH | SOLE      |
| RESEARCH IN MOTION USD COMMON  | COM | 760975102 | 509  | 11810 | SH | DEFINED 2 |
| ROCKWELL AUTOMATION INC        | COM | 773903109 | 2    | 100   | SH | DEFINED 2 |
| ROCKWELL COLLINS INC           | COM | 774341101 | 13   | 400   | SH | SOLE      |
| ROCKWELL COLLINS INC           | COM | 774341101 | 28   | 870   | SH | DEFINED 2 |
| ROCKWELL COLLINS INC           | COM | 774341101 | 555  | 17000 | SH | DEFINED 3 |
| ROYAL DUTCH SHELL PLC          | COM | 780259206 | 76   | 1716  | SH | DEFINED 2 |
| ROYAL DUTCH SHELL PLC          | COM | 780259206 | 9    | 200   | SH | OTHER 2   |
| SPDR GOLD TRUST ETF            | EXC | 78463V107 | 5    | 56    | SH | DEFINED 2 |
| SPDR S&P                       | EXC | 78463X798 | 23   | 1587  | SH | DEFINED 2 |
| ST JUDE MEDICAL INC            | COM | 790849103 | 64   | 1750  | SH | SOLE      |
| ST JUDE MEDICAL INC            | COM | 790849103 | 1011 | 27815 | SH | DEFINED 2 |
| ST JUDE MEDICAL INC            | COM | 790849103 | 85   | 2350  | SH | OTHER 2   |
| ST JUDE MEDICAL INC            | COM | 790849103 | 2325 | 64000 | SH | DEFINED 3 |
| SCHLUMBERGER LTD               | COM | 806857108 | 16   | 406   | SH | SOLE      |
| SCHLUMBERGER LTD               | COM | 806857108 | 61   | 1511  | SH | DEFINED 2 |
| SCHLUMBERGER LTD               | COM | 806857108 | 57   | 1400  | SH | OTHER 2   |
| CHARLES SCHWAB CO.             | COM | 808513105 | 53   | 3398  | SH | DEFINED 2 |
| SMUCKER (J.M.)                 | COM | 832696405 | 2    | 50    | SH | OTHER 2   |
| SONOCO PRODUCTS                | COM | 835495102 | 25   | 1200  | SH | DEFINED 2 |
| SOUTHERN CO                    | COM | 842587107 | 31   | 1000  | SH | SOLE      |
| SOUTHERN CO                    | COM | 842587107 | 6    | 200   | SH | OTHER     |
| SOUTHERN CO                    | COM | 842587107 | 604  | 19710 | SH | DEFINED 2 |
| SOUTHERN CO                    | COM | 842587107 | 75   | 2450  | SH | OTHER 2   |
| SOUTHERN CO                    | COM | 842587107 | 735  | 24000 | SH | DEFINED 3 |
| SOUTHWEST AIRLINES             | COM | 844741108 | 51   | 8000  | SH | DEFINED 2 |
| SPECTRA ENERGY CORP            | COM | 847560109 | 7    | 490   | SH | DEFINED 2 |
| STAPLES INCORPORATED           | COM | 855030102 | 45   | 2460  | SH | SOLE      |
| STAPLES INCORPORATED           | COM | 855030102 | 870  | 48030 | SH | DEFINED 2 |
| STAPLES INCORPORATED           | COM | 855030102 | 116  | 6400  | SH | OTHER 2   |
| STAPLES INCORPORATED           | COM | 855030102 | 543  | 30000 | SH | DEFINED 3 |
| STARBUCKS CORP                 | COM | 855244109 | 2    | 200   | SH | DEFINED 2 |
| STARWOOD HOTELS AND RESORTS    | COM | 85590A401 | 0    | 7     | SH | SOLE      |
| STATE STREET CORP COM          | COM | 857477103 | 233  | 7581  | SH | DEFINED 2 |
| STRYKER CORP                   | COM | 863667101 | 26   | 775   | SH | SOLE      |
| STRYKER CORP                   | COM | 863667101 | 550  | 16160 | SH | DEFINED 2 |
| STRYKER CORP                   | COM | 863667101 | 26   | 775   | SH | OTHER 2   |
| STRYKER CORP                   | COM | 863667101 | 953  | 28000 | SH | DEFINED 3 |
| SUFFOLK BANCORP                | COM | 864739107 | 26   | 1000  | SH | SOLE      |
| SUFFOLK BANCORP                | COM | 864739107 | 105  | 4040  | SH | DEFINED 2 |
| SUNCOR ENERGY INC              | COM | 867229106 | 5    | 240   | SH | DEFINED 2 |
| SYMANTEC CORP                  | COM | 871503108 | 6    | 400   | SH | DEFINED 2 |
| TJX COMPANIES                  | COM | 872540109 | 26   | 1000  | SH | SOLE      |
| TJX COMPANIES                  | COM | 872540109 | 3    | 100   | SH | DEFINED 2 |
| TJX COMPANIES                  | COM | 872540109 | 3    | 100   | SH | OTHER 2   |
| TARGET CORP                    | COM | 87612E106 | 17   | 500   | SH | SOLE      |
| TARGET CORP                    | COM | 87612E106 | 7    | 200   | SH | OTHER     |

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|                              |     |           |      |       |    |         |   |
|------------------------------|-----|-----------|------|-------|----|---------|---|
| TARGET CORP                  | COM | 87612E106 | 517  | 15031 | SH | DEFINED | 2 |
| TARGET CORP                  | COM | 87612E106 | 145  | 4217  | SH | OTHER   | 2 |
| TARGET CORP                  | COM | 87612E106 | 636  | 18500 | SH | DEFINED | 3 |
| TEMPLE INLAND INC            | COM | 879868107 | 4    | 720   | SH | DEFINED | 2 |
| TEVA PHARM INDUS ADR         | COM | 881624209 | 14   | 320   | SH | SOLE    |   |
| TEVA PHARM INDUS ADR         | COM | 881624209 | 41   | 900   | SH | DEFINED | 2 |
| TEVA PHARM INDUS ADR         | COM | 881624209 | 149  | 3300  | SH | OTHER   | 2 |
| TEXAS INSTRUMENTS INC        | COM | 882508104 | 6    | 350   | SH | DEFINED | 2 |
| THERMO FISHER SCIENTIFIC INC | COM | 883556102 | 13   | 355   | SH | DEFINED | 2 |
| 3M COMPANY                   | COM | 88579Y101 | 4    | 80    | SH | SOLE    |   |
| 3M COMPANY                   | COM | 88579Y101 | 169  | 3393  | SH | DEFINED | 2 |
| 3M COMPANY                   | COM | 88579Y101 | 254  | 5101  | SH | OTHER   | 2 |
| TIFFANY                      | COM | 886547108 | 8    | 350   | SH | DEFINED | 2 |
| TIFFANY                      | COM | 886547108 | 6    | 300   | SH | OTHER   | 2 |
| TIME WARNER INC NEW          | COM | 887317105 | 12   | 1400  | SH | DEFINED | 2 |
| TORONTO-DOMINION BANK        | COM | 891160509 | 51   | 1465  | SH | DEFINED | 2 |
| TORONTO-DOMINION BANK        | COM | 891160509 | 12   | 347   | SH | OTHER   | 2 |
| TRUSTCO BANK CORP            | COM | 898349105 | 17   | 3000  | SH | SOLE    |   |
| TRUSTCO BANK CORP            | COM | 898349105 | 2    | 229   | SH | DEFINED | 2 |
| TRUSTCO BANK CORP            | COM | 898349105 | 187  | 31122 | SH | OTHER   | 2 |
| U.S. BANCORP                 | COM | 902973304 | 52   | 3525  | SH | SOLE    |   |
| U.S. BANCORP                 | COM | 902973304 | 659  | 45110 | SH | DEFINED | 2 |
| U.S. BANCORP                 | COM | 902973304 | 20   | 1400  | SH | OTHER   | 2 |
| U.S. BANCORP                 | COM | 902973304 | 511  | 35000 | SH | DEFINED | 3 |
| UNION PACIFIC CORP           | COM | 907818108 | 6    | 134   | SH | DEFINED | 2 |
| UNITED PARCEL SERVICE        | COM | 911312106 | 5    | 100   | SH | DEFINED | 2 |
| UNITED TECHNOLOGIES CORP     | COM | 913017109 | 65   | 1505  | SH | SOLE    |   |
| UNITED TECHNOLOGIES CORP     | COM | 913017109 | 1051 | 24460 | SH | DEFINED | 2 |
| UNITED TECHNOLOGIES CORP     | COM | 913017109 | 481  | 11200 | SH | OTHER   | 2 |
| UNITED TECHNOLOGIES CORP     | COM | 913017109 | 903  | 21000 | SH | DEFINED | 3 |
| VALERO ENERGY CORP           | COM | 91913Y100 | 2    | 117   | SH | DEFINED | 2 |
| VALERO ENERGY CORP           | COM | 91913Y100 | 4    | 200   | SH | OTHER   | 2 |
| VALERO ENERGY CORP           | COM | 91913Y100 | 412  | 23000 | SH | DEFINED | 3 |
| VERIZON COMMUNICATIONS INC   | COM | 92343V104 | 84   | 2775  | SH | SOLE    |   |
| VERIZON COMMUNICATIONS INC   | COM | 92343V104 | 1366 | 45241 | SH | DEFINED | 2 |
| VERIZON COMMUNICATIONS INC   | COM | 92343V104 | 353  | 11700 | SH | OTHER   | 2 |
| VERIZON COMMUNICATIONS INC   | COM | 92343V104 | 1993 | 66000 | SH | DEFINED | 3 |
| VIACOM INC NEW               | COM | 92553P201 | 38   | 2170  | SH | OTHER   | 2 |
| VISA INC.                    | COM | 92826C839 | 17   | 300   | SH | DEFINED | 2 |
| VULCAN MATERIALS CO          | COM | 929160109 | 9    | 200   | SH | SOLE    |   |
| VULCAN MATERIALS CO          | COM | 929160109 | 120  | 2710  | SH | DEFINED | 2 |
| VULCAN MATERIALS CO          | COM | 929160109 | 9    | 200   | SH | OTHER   | 2 |
| VULCAN MATERIALS CO          | COM | 929160109 | 487  | 11000 | SH | DEFINED | 3 |
| WALMART STORES INC           | COM | 931142103 | 125  | 2390  | SH | SOLE    |   |
| WALMART STORES INC           | COM | 931142103 | 8    | 150   | SH | OTHER   |   |
| WALMART STORES INC           | COM | 931142103 | 1443 | 27688 | SH | DEFINED | 2 |
| WALMART STORES INC           | COM | 931142103 | 39   | 750   | SH | OTHER   | 2 |
| WALMART STORES INC           | COM | 931142103 | 1563 | 30000 | SH | DEFINED | 3 |
| WALGREEN CO                  | COM | 931422109 | 19   | 730   | SH | SOLE    |   |
| WALGREEN CO                  | COM | 931422109 | 3    | 100   | SH | OTHER   |   |
| WALGREEN CO                  | COM | 931422109 | 482  | 18570 | SH | DEFINED | 2 |
| WALGREEN CO                  | COM | 931422109 | 67   | 2575  | SH | OTHER   | 2 |
| WALGREEN CO                  | COM | 931422109 | 558  | 21500 | SH | DEFINED | 3 |
| WASHINGTON FED INC           | COM | 938824109 | 11   | 800   | SH | DEFINED | 2 |
| WELLPOINT INC.               | COM | 94973V107 | 11   | 300   | SH | OTHER   | 2 |
| WELLS FARGO                  | COM | 949746101 | 44   | 3080  | SH | SOLE    |   |
| WELLS FARGO                  | COM | 949746101 | 7    | 500   | SH | OTHER   |   |
| WELLS FARGO                  | COM | 949746101 | 780  | 54744 | SH | DEFINED | 2 |
| WELLS FARGO                  | COM | 949746101 | 72   | 5053  | SH | OTHER   | 2 |
| WILBER CORP                  | COM | 967797101 | 15   | 2000  | SH | SOLE    |   |
| WILMINGTON TR. CORP          | COM | 971807102 | 0    | 40    | SH | OTHER   | 2 |
| WINDSTREAM CORP              | COM | 97381W104 | 19   | 2326  | SH | DEFINED | 2 |

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|                       |     |           |      |          |           |
|-----------------------|-----|-----------|------|----------|-----------|
| WISCONSIN ENERGY CORP | COM | 976657106 | 25   | 600 SH   | DEFINED 2 |
| WYETH CORP            | COM | 983024100 | 222  | 5167 SH  | DEFINED 2 |
| WYETH CORP            | COM | 983024100 | 818  | 19000 SH | OTHER 2   |
| YAHOO INC             | COM | 984332106 | 4    | 300 SH   | OTHER     |
| YUM BRANDS INC        | COM | 988498101 | 45   | 1635 SH  | DEFINED 2 |
| ZIMMER                | COM | 98956P102 | 21   | 575 SH   | SOLE      |
| ZIMMER                | COM | 98956P102 | 664  | 18188 SH | DEFINED 2 |
| ZIMMER                | COM | 98956P102 | 80   | 2180 SH  | OTHER 2   |
| ACCENTURE LTD         | COM | G1150G111 | 4    | 150 SH   | SOLE      |
| ACCENTURE LTD         | COM | G1150G111 | 188  | 6840 SH  | DEFINED 2 |
| ACCENTURE LTD         | COM | G1150G111 | 154  | 5600 SH  | OTHER 2   |
| ACCENTURE LTD         | COM | G1150G111 | 825  | 30000 SH | DEFINED 3 |
| TRANSOCEAN LTD        | COM | H8817H100 | 42   | 709 SH   | SOLE      |
| TRANSOCEAN LTD        | COM | H8817H100 | 789  | 13407 SH | DEFINED 2 |
| TRANSOCEAN LTD        | COM | H8817H100 | 84   | 1421 SH  | OTHER 2   |
| TRANSOCEAN LTD        | COM | H8817H100 | 1960 | 33319 SH | DEFINED 3 |