

Edgar Filing: ARROW FINANCIAL CORP - Form 13F-HR

ARROW FINANCIAL CORP  
Form 13F-HR  
April 23, 2010

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

Report for the Calendar Year or Quarter Ended: 03/31/2010

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  
Signature, Place, and Date of Signing:

s/ TERRY R. GOODEMOTE GLENS FALLS, NY 04/21/2010

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: 589  
Form 13F Information Table Value Total: \$ 280,462

List of Other Included Managers:

| No. | 13F File Number | Name |
|-----|-----------------|------|
|-----|-----------------|------|

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2 28-03696 GLENS FALLS NATIONAL BANK & TRUST COMPANY  
 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                | 33          | SH         |           | SOLE            |       |
| AT&T INC                     | COM            | 00206R102 | 89               | 3460        | SH         |           | SOLE            |       |
| AT&T INC                     | COM            | 00206R102 | 34               | 1300        | SH         |           | OTHER           |       |
| AT&T INC                     | COM            | 00206R102 | 1468             | 56797       | SH         |           | DEFINED         | 2     |
| AT&T INC                     | COM            | 00206R102 | 427              | 16517       | SH         |           | OTHER           | 2     |
| AT&T INC                     | COM            | 00206R102 | 868              | 33600       | SH         |           | DEFINED         | 3     |
| ABBOTT LABORATORIES          | COM            | 002824100 | 101              | 1913        | SH         |           | SOLE            |       |
| ABBOTT LABORATORIES          | COM            | 002824100 | 11               | 200         | SH         |           | OTHER           |       |
| ABBOTT LABORATORIES          | COM            | 002824100 | 2163             | 41060       | SH         |           | DEFINED         | 2     |
| ABBOTT LABORATORIES          | COM            | 002824100 | 399              | 7578        | SH         |           | OTHER           | 2     |
| ABBOTT LABORATORIES          | COM            | 002824100 | 1844             | 35000       | SH         |           | DEFINED         | 3     |
| ABERCROMBIE & FITCH CO       | COM            | 002896207 | 7                | 160         | SH         |           | DEFINED         | 2     |
| ADOBE SYSTEMS                | COM            | 00724F101 | 42               | 1200        | SH         |           | SOLE            |       |
| ADOBE SYSTEMS                | COM            | 00724F101 | 824              | 23305       | SH         |           | DEFINED         | 2     |
| ADOBE SYSTEMS                | COM            | 00724F101 | 42               | 1200        | SH         |           | OTHER           | 2     |
| ADOBE SYSTEMS                | COM            | 00724F101 | 1344             | 38000       | SH         |           | DEFINED         | 3     |
| AIR PRODUCTS & CHEMICALS INC | COM            | 009158106 | 46               | 624         | SH         |           | DEFINED         | 2     |
| AIR PRODUCTS & CHEMICALS INC | COM            | 009158106 | 133              | 1800        | SH         |           | OTHER           | 2     |
| ALCOA INC                    | COM            | 013817101 | 3                | 200         | SH         |           | DEFINED         | 2     |
| ALCOA INC                    | COM            | 013817101 | 5                | 350         | SH         |           | OTHER           | 2     |
| ALLIANT ENERGY CORP          | COM            | 018802108 | 49               | 1475        | SH         |           | SOLE            |       |
| ALLIANT ENERGY CORP          | COM            | 018802108 | 639              | 19205       | SH         |           | DEFINED         | 2     |
| ALLIANT ENERGY CORP          | COM            | 018802108 | 200              | 6000        | SH         |           | DEFINED         | 3     |
| ALLSCRIPTS-MISYS             | COM            | 01988P108 | 22               | 1100        | SH         |           | DEFINED         | 2     |
| ALTRIA GROUP INC             | COM            | 02209S103 | 13               | 629         | SH         |           | SOLE            |       |
| ALTRIA GROUP INC             | COM            | 02209S103 | 8                | 400         | SH         |           | OTHER           |       |
| ALTRIA GROUP INC             | COM            | 02209S103 | 124              | 6042        | SH         |           | DEFINED         | 2     |
| ALTRIA GROUP INC             | COM            | 02209S103 | 9                | 450         | SH         |           | OTHER           | 2     |
| AMAZON.COM INC               | COM            | 023135106 | 14               | 100         | SH         |           | SOLE            |       |
| AMAZON.COM INC               | COM            | 023135106 | 149              | 1095        | SH         |           | DEFINED         | 2     |
| AMAZON.COM INC               | COM            | 023135106 | 1222             | 9000        | SH         |           | DEFINED         | 3     |
| AMEREN CORP                  | COM            | 023608102 | 39               | 1500        | SH         |           | DEFINED         | 2     |
| AMERICAN ELECTRIC POWER CO   | COM            | 025537101 | 12               | 360         | SH         |           | DEFINED         | 2     |
| AMERICAN EXPRESS CO          | COM            | 025816109 | 61               | 1485        | SH         |           | SOLE            |       |
| AMERICAN EXPRESS CO          | COM            | 025816109 | 12               | 300         | SH         |           | OTHER           |       |
| AMERICAN EXPRESS CO          | COM            | 025816109 | 1136             | 27530       | SH         |           | DEFINED         | 2     |
| AMERICAN EXPRESS CO          | COM            | 025816109 | 157              | 3800        | SH         |           | OTHER           | 2     |
| AMERICAN EXPRESS CO          | COM            | 025816109 | 1527             | 37000       | SH         |           | DEFINED         | 3     |
| AMERIPRISE FINL INC          | COM            | 03076C106 | 4                | 80          | SH         |           | DEFINED         | 2     |
| AMGEN INC                    | COM            | 031162100 | 9                | 150         | SH         |           | OTHER           |       |
| AMGEN INC                    | COM            | 031162100 | 46               | 768         | SH         |           | DEFINED         | 2     |
| AMGEN INC                    | COM            | 031162100 | 21               | 350         | SH         |           | OTHER           | 2     |
| ANALOG DEVICES, INC.         | COM            | 032654105 | 6                | 200         | SH         |           | DEFINED         | 2     |
| ANGIODYNAMICS INC            | COM            | 03475V101 | 9                | 550         | SH         |           | DEFINED         | 2     |
| ANNALY CAPITAL MGMT INC      | COM            | 035710409 | 18               | 1024        | SH         |           | DEFINED         | 2     |
| APACHE CORP                  | COM            | 037411105 | 57               | 559         | SH         |           | DEFINED         | 2     |
| APOLLO GROUP INC             | COM            | 037604105 | 32               | 520         | SH         |           | DEFINED         | 2     |
| APPLE INC                    | COM            | 037833100 | 116              | 495         | SH         |           | SOLE            |       |
| APPLE INC                    | COM            | 037833100 | 2272             | 9667        | SH         |           | DEFINED         | 2     |
| APPLE INC                    | COM            | 037833100 | 247              | 1050        | SH         |           | OTHER           | 2     |
| APPLE INC                    | COM            | 037833100 | 2985             | 12700       | SH         |           | DEFINED         | 3     |
| APPLIED MATERIALS INC        | COM            | 038222105 | 1                | 100         | SH         |           | OTHER           | 2     |

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|                                |     |           |       |         |    |         |   |
|--------------------------------|-----|-----------|-------|---------|----|---------|---|
| AQUA AMER INC                  | COM | 03836W103 | 4     | 200     | SH | DEFINED | 2 |
| AQUA AMER INC                  | COM | 03836W103 | 26    | 1465    | SH | OTHER   | 2 |
| ARCHER DANIELS MIDLAND CO      | PRE | 039483201 | 29    | 720     | SH | DEFINED | 2 |
| ARROW                          | COM | 042744102 | 47    | 1762    | SH | SOLE    |   |
| ARROW                          | COM | 042744102 | 33945 | 1262375 | SH | DEFINED | 2 |
| ARROW                          | COM | 042744102 | 618   | 22967   | SH | OTHER   | 2 |
| ATHENAHEALTH INC.              | COM | 04685W103 | 4     | 100     | SH | DEFINED | 2 |
| AUTODESK INC                   | COM | 052769106 | 50    | 1710    | SH | DEFINED | 2 |
| AUTOMATIC DATA PROCESSING      | COM | 053015103 | 25    | 568     | SH | SOLE    |   |
| AUTOMATIC DATA PROCESSING      | COM | 053015103 | 180   | 4050    | SH | DEFINED | 2 |
| AUTOMATIC DATA PROCESSING      | COM | 053015103 | 317   | 7130    | SH | OTHER   | 2 |
| AVON PRODUCTS INC              | COM | 054303102 | 4     | 125     | SH | DEFINED | 2 |
| BP PLC                         | COM | 055622104 | 80    | 1400    | SH | SOLE    |   |
| BP PLC                         | COM | 055622104 | 1359  | 23819   | SH | DEFINED | 2 |
| BP PLC                         | COM | 055622104 | 1047  | 18348   | SH | OTHER   | 2 |
| BP PLC                         | COM | 055622104 | 2911  | 51000   | SH | DEFINED | 3 |
| BAKER HUGHES INC               | COM | 057224107 | 18    | 375     | SH | DEFINED | 2 |
| BAKER HUGHES INC               | COM | 057224107 | 28    | 600     | SH | OTHER   | 2 |
| BANK OF AMERICA CORP           | COM | 060505104 | 19    | 1090    | SH | SOLE    |   |
| BANK OF AMERICA CORP           | COM | 060505104 | 7     | 400     | SH | OTHER   |   |
| BANK OF AMERICA CORP           | COM | 060505104 | 230   | 12891   | SH | DEFINED | 2 |
| BANK OF AMERICA CORP           | COM | 060505104 | 61    | 3432    | SH | OTHER   | 2 |
| BANK OF NEW YORK MELLON CORP   | COM | 064058100 | 45    | 1457    | SH | SOLE    |   |
| BANK OF NEW YORK MELLON CORP   | COM | 064058100 | 1002  | 32456   | SH | DEFINED | 2 |
| BANK OF NEW YORK MELLON CORP   | COM | 064058100 | 188   | 6102    | SH | OTHER   | 2 |
| BANK OF NEW YORK MELLON CORP   | COM | 064058100 | 2373  | 76830   | SH | DEFINED | 3 |
| BARRICK GOLD                   | COM | 067901108 | 3     | 89      | SH | DEFINED | 2 |
| BAXTER INTL INC                | COM | 071813109 | 75    | 1285    | SH | SOLE    |   |
| BAXTER INTL INC                | COM | 071813109 | 6     | 100     | SH | OTHER   |   |
| BAXTER INTL INC                | COM | 071813109 | 1261  | 21675   | SH | DEFINED | 2 |
| BAXTER INTL INC                | COM | 071813109 | 391   | 6723    | SH | OTHER   | 2 |
| BAXTER INTL INC                | COM | 071813109 | 1979  | 34000   | SH | DEFINED | 3 |
| BERKSHIRE HATHAWAY INC         | COM | 084670702 | 14    | 176     | SH | DEFINED | 2 |
| BERKSHIRE HATHAWAY INC         | COM | 084670702 | 8     | 100     | SH | OTHER   | 2 |
| BERKSHIRE HILLS BANCORP INC    | COM | 084680107 | 27    | 1500    | SH | SOLE    |   |
| BEST BUY CO                    | COM | 086516101 | 4     | 100     | SH | DEFINED | 2 |
| BHP BILLITON                   | COM | 088606108 | 28    | 350     | SH | DEFINED | 2 |
| BLACKROCK INC                  | COM | 09247X101 | 32    | 145     | SH | SOLE    |   |
| BLACKROCK INC                  | COM | 09247X101 | 440   | 2020    | SH | DEFINED | 2 |
| BLACKROCK INC                  | COM | 09247X101 | 22    | 100     | SH | OTHER   | 2 |
| BLACKROCK INC                  | COM | 09247X101 | 2243  | 10300   | SH | DEFINED | 3 |
| BOEING COMPANY                 | COM | 097023105 | 76    | 1050    | SH | DEFINED | 2 |
| BOSTON SCIENTIFIC CORP         | COM | 101137107 | 2     | 265     | SH | DEFINED | 2 |
| BRISTOL MYERS SQUIBB           | COM | 110122108 | 9     | 320     | SH | SOLE    |   |
| BRISTOL MYERS SQUIBB           | COM | 110122108 | 107   | 4000    | SH | DEFINED | 2 |
| BRISTOL MYERS SQUIBB           | COM | 110122108 | 24    | 900     | SH | OTHER   | 2 |
| BRISTOL MYERS SQUIBB           | COM | 110122108 | 641   | 24000   | SH | DEFINED | 3 |
| BROADRIDGE FINANCIAL SOLUTIONS | COM | 11133T103 | 13    | 600     | SH | DEFINED | 2 |
| BROWN FOREMAN DISTILLERS CORP  | COM | 115637100 | 27    | 432     | SH | DEFINED | 2 |
| BROWN FOREMAN DISTILLERS CORP  | COM | 115637209 | 36    | 610     | SH | DEFINED | 2 |
| BUCKEYE PARTNERS L P           | COM | 118230101 | 30    | 500     | SH | DEFINED | 2 |
| CVS/CAREMARK CORP              | COM | 126650100 | 28    | 775     | SH | SOLE    |   |
| CVS/CAREMARK CORP              | COM | 126650100 | 529   | 14466   | SH | DEFINED | 2 |
| CVS/CAREMARK CORP              | COM | 126650100 | 5     | 150     | SH | OTHER   | 2 |
| CAMERON INTERNATIONAL CORP     | COM | 13342B105 | 11    | 250     | SH | DEFINED | 2 |
| CAMERON INTERNATIONAL CORP     | COM | 13342B105 | 43    | 1000    | SH | OTHER   | 2 |
| CAMPBELL SOUP                  | COM | 134429109 | 4     | 100     | SH | SOLE    |   |
| CANADIAN NAT'L RAILWAY         | COM | 136375102 | 8     | 125     | SH | DEFINED | 2 |
| CAPSTONE TURBINE CORP          | COM | 14067D102 | 0     | 600     | SH | DEFINED | 2 |
| CARNIVAL                       | COM | 143658300 | 23    | 600     | SH | SOLE    |   |
| CARNIVAL                       | COM | 143658300 | 245   | 6308    | SH | DEFINED | 2 |
| CARNIVAL                       | COM | 143658300 | 5     | 134     | SH | OTHER   | 2 |

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|                                |     |           |      |        |    |         |   |
|--------------------------------|-----|-----------|------|--------|----|---------|---|
| CARNIVAL                       | COM | 143658300 | 1458 | 37500  | SH | DEFINED | 3 |
| CASELLA WASTE SYSTEMS INC      | COM | 147448104 | 15   | 3000   | SH | DEFINED | 2 |
| CATERPILLAR INC                | COM | 149123101 | 70   | 1110   | SH | DEFINED | 2 |
| CATERPILLAR INC                | COM | 149123101 | 46   | 725    | SH | OTHER   | 2 |
| CHEVRON CORPORATION            | COM | 166764100 | 249  | 3279   | SH | SOLE    |   |
| CHEVRON CORPORATION            | COM | 166764100 | 42   | 550    | SH | OTHER   |   |
| CHEVRON CORPORATION            | COM | 166764100 | 2578 | 33994  | SH | DEFINED | 2 |
| CHEVRON CORPORATION            | COM | 166764100 | 425  | 5611   | SH | OTHER   | 2 |
| CHEVRON CORPORATION            | COM | 166764100 | 2730 | 36000  | SH | DEFINED | 3 |
| CISCO SYSTEMS                  | COM | 17275R102 | 143  | 5475   | SH | SOLE    |   |
| CISCO SYSTEMS                  | COM | 17275R102 | 5    | 200    | SH | OTHER   |   |
| CISCO SYSTEMS                  | COM | 17275R102 | 1985 | 76239  | SH | DEFINED | 2 |
| CISCO SYSTEMS                  | COM | 17275R102 | 449  | 17242  | SH | OTHER   | 2 |
| CISCO SYSTEMS                  | COM | 17275R102 | 3124 | 120000 | SH | DEFINED | 3 |
| CITIGROUP INC                  | COM | 172967101 | 1    | 300    | SH | SOLE    |   |
| CITIGROUP INC                  | COM | 172967101 | 2    | 445    | SH | DEFINED | 2 |
| CLOROX CO                      | COM | 189054109 | 67   | 1050   | SH | DEFINED | 2 |
| COCA COLA CO.                  | COM | 191216100 | 43   | 775    | SH | SOLE    |   |
| COCA COLA CO.                  | COM | 191216100 | 216  | 3924   | SH | DEFINED | 2 |
| COCA COLA CO.                  | COM | 191216100 | 770  | 14000  | SH | DEFINED | 3 |
| COGNIZANT TECH SOLUTIONS       | COM | 192446102 | 85   | 1675   | SH | DEFINED | 2 |
| COHEN & STEERS                 | COM | 19248P106 | 6    | 500    | SH | OTHER   |   |
| COLGATE-PALMOLIVE CO           | COM | 194162103 | 83   | 975    | SH | SOLE    |   |
| COLGATE-PALMOLIVE CO           | COM | 194162103 | 17   | 200    | SH | OTHER   |   |
| COLGATE-PALMOLIVE CO           | COM | 194162103 | 1521 | 17840  | SH | DEFINED | 2 |
| COLGATE-PALMOLIVE CO           | COM | 194162103 | 466  | 5465   | SH | OTHER   | 2 |
| COLGATE-PALMOLIVE CO           | COM | 194162103 | 1790 | 21000  | SH | DEFINED | 3 |
| COMCAST CORP NEW               | COM | 20030N101 | 11   | 575    | SH | DEFINED | 2 |
| COMCAST CORP NEW               | COM | 20030N101 | 7    | 375    | SH | OTHER   | 2 |
| COMCAST CORP NEW               | COM | 20030N200 | 1    | 56     | SH | OTHER   | 2 |
| CONNECTICUT WATER SERVICE INC  | COM | 207797101 | 5    | 200    | SH | OTHER   | 2 |
| CONOCOPHILLIPS                 | COM | 20825C104 | 46   | 900    | SH | SOLE    |   |
| CONOCOPHILLIPS                 | COM | 20825C104 | 639  | 12481  | SH | DEFINED | 2 |
| CONOCOPHILLIPS                 | COM | 20825C104 | 84   | 1642   | SH | OTHER   | 2 |
| CONSOLIDATED EDISON INC        | COM | 209115104 | 13   | 300    | SH | OTHER   |   |
| CONSOLIDATED EDISON INC        | COM | 209115104 | 32   | 714    | SH | DEFINED | 2 |
| CONSTELLATION ENERGY GROUP INC | COM | 210371100 | 12   | 350    | SH | DEFINED | 2 |
| CORNING INC                    | COM | 219350105 | 8    | 400    | SH | DEFINED | 2 |
| CORNING INC                    | COM | 219350105 | 35   | 1750   | SH | OTHER   | 2 |
| COSTCO WHOLESALE CORP NEW      | COM | 22160K105 | 49   | 825    | SH | SOLE    |   |
| COSTCO WHOLESALE CORP NEW      | COM | 22160K105 | 641  | 10740  | SH | DEFINED | 2 |
| COSTCO WHOLESALE CORP NEW      | COM | 22160K105 | 51   | 850    | SH | OTHER   | 2 |
| COSTCO WHOLESALE CORP NEW      | COM | 22160K105 | 1493 | 25000  | SH | DEFINED | 3 |
| DTE ENERGY CO.                 | COM | 233331107 | 9    | 199    | SH | DEFINED | 2 |
| DANAHER CORP                   | COM | 235851102 | 127  | 1585   | SH | SOLE    |   |
| DANAHER CORP                   | COM | 235851102 | 32   | 400    | SH | OTHER   |   |
| DANAHER CORP                   | COM | 235851102 | 2006 | 25108  | SH | DEFINED | 2 |
| DANAHER CORP                   | COM | 235851102 | 304  | 3810   | SH | OTHER   | 2 |
| DANAHER CORP                   | COM | 235851102 | 1878 | 23500  | SH | DEFINED | 3 |
| DARDEN RESTAURANTS INC         | COM | 237194105 | 12   | 260    | SH | DEFINED | 2 |
| DEERE & CO                     | COM | 244199105 | 24   | 400    | SH | DEFINED | 2 |
| DELL INC                       | COM | 24702R101 | 11   | 745    | SH | DEFINED | 2 |
| WALT DISNEY COMPANY            | COM | 254687106 | 86   | 2460   | SH | SOLE    |   |
| WALT DISNEY COMPANY            | COM | 254687106 | 7    | 200    | SH | OTHER   |   |
| WALT DISNEY COMPANY            | COM | 254687106 | 1045 | 29944  | SH | DEFINED | 2 |
| WALT DISNEY COMPANY            | COM | 254687106 | 484  | 13875  | SH | OTHER   | 2 |
| WALT DISNEY COMPANY            | COM | 254687106 | 1299 | 37200  | SH | DEFINED | 3 |
| DOLLAR TREE INC.               | COM | 256746108 | 156  | 2630   | SH | DEFINED | 2 |
| DOMINION RES INC VA NEW        | COM | 25746U109 | 75   | 1820   | SH | SOLE    |   |
| DOMINION RES INC VA NEW        | COM | 25746U109 | 8    | 200    | SH | OTHER   |   |
| DOMINION RES INC VA NEW        | COM | 25746U109 | 1216 | 29567  | SH | DEFINED | 2 |
| DOMINION RES INC VA NEW        | COM | 25746U109 | 169  | 4100   | SH | OTHER   | 2 |

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|                               |     |           |      |       |     |         |   |
|-------------------------------|-----|-----------|------|-------|-----|---------|---|
| DOMINION RES INC VA NEW       | COM | 25746U109 | 617  | 15000 | SH  | DEFINED | 3 |
| DOW                           | COM | 260537105 | 18   | 1688  | SH  | OTHER   |   |
| DOW CHEMICAL CO               | COM | 260543103 | 12   | 400   | SH  | OTHER   |   |
| EI DUPONT DE NEMOURS & CO     | COM | 263534109 | 5    | 125   | SH  | SOLE    |   |
| EI DUPONT DE NEMOURS & CO     | COM | 263534109 | 38   | 1015  | SH  | DEFINED | 2 |
| EI DUPONT DE NEMOURS & CO     | COM | 263534109 | 93   | 2500  | SH  | OTHER   | 2 |
| DUKE ENERGY HLDG CORP         | COM | 26441C105 | 16   | 980   | SH  | DEFINED | 2 |
| EMC CORP                      | COM | 268648102 | 44   | 2450  | SH  | DEFINED | 2 |
| EAST WEST BANCORP             | COM | 27579R104 | 9    | 500   | SH  | OTHER   | 2 |
| EASTMAN KODAK CO              | COM | 277461109 | 30   | 5100  | SH  | DEFINED | 2 |
| EATON CORP                    | COM | 278058102 | 136  | 1800  | SH  | OTHER   | 2 |
| EATON VANCE                   | COM | 27828S101 | 58   | 4195  | SH  | DEFINED | 2 |
| EBAY INC                      | COM | 278642103 | 3    | 100   | SH  | OTHER   | 2 |
| ECOLAB INC                    | COM | 278865100 | 44   | 1000  | SH  | DEFINED | 2 |
| ECOLAB INC                    | COM | 278865100 | 92   | 2100  | SH  | OTHER   | 2 |
| EMERSON ELECTRIC CO           | COM | 291011104 | 83   | 1650  | SH  | SOLE    |   |
| EMERSON ELECTRIC CO           | COM | 291011104 | 10   | 200   | SH  | OTHER   |   |
| EMERSON ELECTRIC CO           | COM | 291011104 | 1211 | 24048 | SH  | DEFINED | 2 |
| EMERSON ELECTRIC CO           | COM | 291011104 | 346  | 6870  | SH  | OTHER   | 2 |
| EMERSON ELECTRIC CO           | COM | 291011104 | 1435 | 28500 | SH  | DEFINED | 3 |
| ENCANA CORP                   | COM | 292505104 | 6    | 200   | SH  | DEFINED | 2 |
| ENTERPRISE PRODS PARTNERS LP  | LIM | 293792107 | 5    | 150   | PRN | DEFINED | 2 |
| EXELON CORP                   | COM | 30161N101 | 20   | 450   | SH  | SOLE    |   |
| EXELON CORP                   | COM | 30161N101 | 347  | 7929  | SH  | DEFINED | 2 |
| EXELON CORP                   | COM | 30161N101 | 24   | 550   | SH  | OTHER   | 2 |
| EXELON CORP                   | COM | 30161N101 | 294  | 6700  | SH  | DEFINED | 3 |
| EXPEDITORS INTL WASH INC      | COM | 302130109 | 27   | 740   | SH  | DEFINED | 2 |
| EXXON MOBIL CORP              | COM | 30231G102 | 300  | 4476  | SH  | SOLE    |   |
| EXXON MOBIL CORP              | COM | 30231G102 | 44   | 650   | SH  | OTHER   |   |
| EXXON MOBIL CORP              | COM | 30231G102 | 3912 | 58403 | SH  | DEFINED | 2 |
| EXXON MOBIL CORP              | COM | 30231G102 | 1534 | 22898 | SH  | OTHER   | 2 |
| EXXON MOBIL CORP              | COM | 30231G102 | 2177 | 32500 | SH  | DEFINED | 3 |
| FPL GROUP INC                 | COM | 302571104 | 12   | 250   | SH  | DEFINED | 2 |
| FAIRPOINT COMMUNICATIONS INC. | COM | 305560104 | 0    | 9     | SH  | DEFINED | 2 |
| FAIRPOINT COMMUNICATIONS INC. | COM | 305560104 | 0    | 2     | SH  | OTHER   | 2 |
| FAMILY DOLLAR STORES          | COM | 307000109 | 4    | 100   | SH  | DEFINED | 2 |
| FED HOME LOAN MORT CORP       | COM | 313400301 | 1    | 1116  | SH  | DEFINED | 2 |
| FED NATL MORT ASSOC           | COM | 313586109 | 1    | 1000  | SH  | DEFINED | 2 |
| FINANCIAL INSTITUTIONS INC    | COM | 317585404 | 44   | 3000  | SH  | SOLE    |   |
| FIRST NIAGARA                 | COM | 33582V108 | 57   | 4000  | SH  | SOLE    |   |
| FIRST SOLAR, INC.             | COM | 336433107 | 2    | 18    | SH  | DEFINED | 2 |
| FISERV INC                    | COM | 337738108 | 78   | 1535  | SH  | SOLE    |   |
| FISERV INC                    | COM | 337738108 | 861  | 16970 | SH  | DEFINED | 2 |
| FISERV INC                    | COM | 337738108 | 5    | 100   | SH  | OTHER   | 2 |
| FISERV INC                    | COM | 337738108 | 964  | 19000 | SH  | DEFINED | 3 |
| FORD MOTOR CO                 | COM | 345370860 | 1    | 100   | SH  | SOLE    |   |
| FORD MOTOR CO                 | COM | 345370860 | 103  | 8199  | SH  | DEFINED | 2 |
| FORD MOTOR CO                 | COM | 345370860 | 1081 | 86000 | SH  | DEFINED | 3 |
| FORTUNE BRANDS INC            | COM | 349631101 | 29   | 600   | SH  | DEFINED | 2 |
| FRANKLIN RESOURCES            | COM | 354613101 | 19   | 175   | SH  | DEFINED | 2 |
| FRANKLIN RESOURCES            | COM | 354613101 | 11   | 100   | SH  | OTHER   | 2 |
| FREEPORT MCMORAN              | COM | 35671D857 | 40   | 475   | SH  | SOLE    |   |
| FREEPORT MCMORAN              | COM | 35671D857 | 804  | 9625  | SH  | DEFINED | 2 |
| FREEPORT MCMORAN              | COM | 35671D857 | 40   | 475   | SH  | OTHER   | 2 |
| FREEPORT MCMORAN              | COM | 35671D857 | 1044 | 12500 | SH  | DEFINED | 3 |
| GABELLI                       | MUT | 36242H104 | 19   | 1350  | SH  | DEFINED | 2 |
| GANNETT COMPANY INC           | COM | 364730101 | 4    | 250   | SH  | DEFINED | 2 |
| GENERAL DYNAMICS              | COM | 369550108 | 39   | 500   | SH  | SOLE    |   |
| GENERAL DYNAMICS              | COM | 369550108 | 521  | 6745  | SH  | DEFINED | 2 |
| GENERAL DYNAMICS              | COM | 369550108 | 135  | 1750  | SH  | OTHER   | 2 |
| GENERAL DYNAMICS              | COM | 369550108 | 1081 | 14000 | SH  | DEFINED | 3 |
| GENERAL ELECTRIC CO           | COM | 369604103 | 75   | 4105  | SH  | SOLE    |   |

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|                               |     |           |      |       |    |         |   |
|-------------------------------|-----|-----------|------|-------|----|---------|---|
| GENERAL ELECTRIC CO           | COM | 369604103 | 1131 | 62152 | SH | DEFINED | 2 |
| GENERAL ELECTRIC CO           | COM | 369604103 | 916  | 50319 | SH | OTHER   | 2 |
| GENERAL MILLS INC             | COM | 370334104 | 51   | 719   | SH | SOLE    |   |
| GENERAL MILLS INC             | COM | 370334104 | 7    | 100   | SH | OTHER   |   |
| GENERAL MILLS INC             | COM | 370334104 | 664  | 9375  | SH | DEFINED | 2 |
| GENERAL MILLS INC             | COM | 370334104 | 142  | 2000  | SH | OTHER   | 2 |
| GENERAL MILLS INC             | COM | 370334104 | 1841 | 26000 | SH | DEFINED | 3 |
| GENWORTH FINL                 | COM | 37247D106 | 2    | 100   | SH | SOLE    |   |
| GENWORTH FINL                 | COM | 37247D106 | 18   | 1000  | SH | DEFINED | 2 |
| GENWORTH FINL                 | COM | 37247D106 | 16   | 850   | SH | OTHER   | 2 |
| GENZYME                       | COM | 372917104 | 21   | 400   | SH | SOLE    |   |
| GENZYME                       | COM | 372917104 | 491  | 9475  | SH | DEFINED | 2 |
| GENZYME                       | COM | 372917104 | 34   | 655   | SH | OTHER   | 2 |
| GENZYME                       | COM | 372917104 | 1140 | 22000 | SH | DEFINED | 3 |
| GLAXO                         | COM | 37733W105 | 47   | 1215  | SH | DEFINED | 2 |
| GOLDMAN SACHS GROUP           | COM | 38141G104 | 34   | 200   | SH | DEFINED | 2 |
| GOLDMAN SACHS GROUP           | COM | 38141G104 | 154  | 900   | SH | OTHER   | 2 |
| GOOGLE INC                    | COM | 38259P508 | 9    | 15    | SH | DEFINED | 2 |
| GREENBRIER COMPANIES          | COM | 393657101 | 2    | 200   | SH | DEFINED | 2 |
| HARLEY DAVIDSON INC           | COM | 412822108 | 8    | 300   | SH | DEFINED | 2 |
| HARLEY DAVIDSON INC           | COM | 412822108 | 36   | 1280  | SH | OTHER   | 2 |
| HARSCO                        | COM | 415864107 | 19   | 586   | SH | DEFINED | 2 |
| HARTFORD FINL SVCS GROUP INC. | COM | 416515104 | 55   | 1938  | SH | DEFINED | 2 |
| HARTFORD FINL SVCS GROUP INC. | COM | 416515104 | 26   | 900   | SH | OTHER   | 2 |
| H J HEINZ CO                  | COM | 423074103 | 50   | 1100  | SH | SOLE    |   |
| H J HEINZ CO                  | COM | 423074103 | 1199 | 26294 | SH | DEFINED | 2 |
| H J HEINZ CO                  | COM | 423074103 | 624  | 13675 | SH | OTHER   | 2 |
| H J HEINZ CO                  | COM | 423074103 | 1642 | 36000 | SH | DEFINED | 3 |
| HEWLETT PACKARD CO            | COM | 428236103 | 130  | 2450  | SH | SOLE    |   |
| HEWLETT PACKARD CO            | COM | 428236103 | 21   | 400   | SH | OTHER   |   |
| HEWLETT PACKARD CO            | COM | 428236103 | 2159 | 40623 | SH | DEFINED | 2 |
| HEWLETT PACKARD CO            | COM | 428236103 | 1345 | 25298 | SH | OTHER   | 2 |
| HEWLETT PACKARD CO            | COM | 428236103 | 2658 | 50000 | SH | DEFINED | 3 |
| HOME DEPOT, INC               | COM | 437076102 | 1    | 33    | SH | SOLE    |   |
| HOME DEPOT, INC               | COM | 437076102 | 153  | 4740  | SH | DEFINED | 2 |
| HOME DEPOT, INC               | COM | 437076102 | 164  | 5075  | SH | OTHER   | 2 |
| HOSPIRA INC                   | COM | 441060100 | 54   | 960   | SH | DEFINED | 2 |
| HOSPIRA INC                   | COM | 441060100 | 15   | 260   | SH | OTHER   | 2 |
| ITT EDUCATIONAL SVCS          | COM | 45068B109 | 11   | 100   | SH | OTHER   | 2 |
| ITT CORP                      | COM | 450911102 | 81   | 1515  | SH | SOLE    |   |
| ITT CORP                      | COM | 450911102 | 1141 | 21285 | SH | DEFINED | 2 |
| ITT CORP                      | COM | 450911102 | 137  | 2550  | SH | OTHER   | 2 |
| ITT CORP                      | COM | 450911102 | 1206 | 22500 | SH | DEFINED | 3 |
| ILLINOIS TOOL WORKS INC.      | COM | 452308109 | 65   | 1370  | SH | DEFINED | 2 |
| ILLINOIS TOOL WORKS INC.      | COM | 452308109 | 73   | 1543  | SH | OTHER   | 2 |
| ILLINOIS TOOL WORKS INC.      | COM | 452308109 | 649  | 13700 | SH | DEFINED | 3 |
| INTEL CORP                    | COM | 458140100 | 162  | 7248  | SH | SOLE    |   |
| INTEL CORP                    | COM | 458140100 | 7    | 300   | SH | OTHER   |   |
| INTEL CORP                    | COM | 458140100 | 1985 | 89045 | SH | DEFINED | 2 |
| INTEL CORP                    | COM | 458140100 | 387  | 17375 | SH | OTHER   | 2 |
| INTEL CORP                    | COM | 458140100 | 2095 | 94000 | SH | DEFINED | 3 |
| INTL BUSINESS MACHINES        | COM | 459200101 | 220  | 1718  | SH | SOLE    |   |
| INTL BUSINESS MACHINES        | COM | 459200101 | 26   | 200   | SH | OTHER   |   |
| INTL BUSINESS MACHINES        | COM | 459200101 | 2992 | 23331 | SH | DEFINED | 2 |
| INTL BUSINESS MACHINES        | COM | 459200101 | 1182 | 9220  | SH | OTHER   | 2 |
| INTL BUSINESS MACHINES        | COM | 459200101 | 3155 | 24600 | SH | DEFINED | 3 |
| ISHARES                       | EXC | 464285105 | 2    | 20    | SH | DEFINED | 2 |
| ISHARES                       | EXC | 464287176 | 2    | 23    | SH | SOLE    |   |
| ISHARES                       | EXC | 464287184 | 36   | 865   | SH | DEFINED | 2 |
| ISHARES                       | EXC | 464287234 | 40   | 954   | SH | DEFINED | 2 |
| ISHARES                       | EXC | 46428Q109 | 35   | 2044  | SH | DEFINED | 2 |
| ISIS PHARMACEUTICALS          | COM | 464330109 | 5    | 500   | SH | OTHER   | 2 |

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|                               |     |           |      |       |    |         |   |
|-------------------------------|-----|-----------|------|-------|----|---------|---|
| JDS UNIPHASE CORP             | COM | 46612J507 | 0    | 25    | SH | OTHER   | 2 |
| JPMORGAN CHASE & CO           | COM | 46625H100 | 121  | 2704  | SH | SOLE    |   |
| JPMORGAN CHASE & CO           | COM | 46625H100 | 7    | 150   | SH | OTHER   |   |
| JPMORGAN CHASE & CO           | COM | 46625H100 | 1587 | 35474 | SH | DEFINED | 2 |
| JPMORGAN CHASE & CO           | COM | 46625H100 | 297  | 6631  | SH | OTHER   | 2 |
| JPMORGAN CHASE & CO           | COM | 46625H100 | 2417 | 54000 | SH | DEFINED | 3 |
| JACOBS ENGINEERING GROUP INC. | COM | 469814107 | 158  | 3486  | SH | OTHER   | 2 |
| JOHNSON & JOHNSON             | COM | 478160104 | 206  | 3163  | SH | SOLE    |   |
| JOHNSON & JOHNSON             | COM | 478160104 | 16   | 250   | SH | OTHER   |   |
| JOHNSON & JOHNSON             | COM | 478160104 | 2994 | 45922 | SH | DEFINED | 2 |
| JOHNSON & JOHNSON             | COM | 478160104 | 1797 | 27565 | SH | OTHER   | 2 |
| JOHNSON & JOHNSON             | COM | 478160104 | 1630 | 25000 | SH | DEFINED | 3 |
| JOHNSON CONTROLS INC          | COM | 478366107 | 35   | 1050  | SH | DEFINED | 2 |
| KADANT, INC.                  | COM | 48282T104 | 12   | 809   | SH | DEFINED | 2 |
| KELLOGG CO.                   | COM | 487836108 | 61   | 1150  | SH | SOLE    |   |
| KELLOGG CO.                   | COM | 487836108 | 1058 | 19805 | SH | DEFINED | 2 |
| KELLOGG CO.                   | COM | 487836108 | 256  | 4800  | SH | OTHER   | 2 |
| KELLOGG CO.                   | COM | 487836108 | 1549 | 29000 | SH | DEFINED | 3 |
| KEYCORP                       | COM | 493267108 | 4    | 500   | SH | SOLE    |   |
| KIMBERLY-CLARK CORP           | COM | 494368103 | 3    | 44    | SH | DEFINED | 2 |
| KOHL'S CORP (WISCONSIN)       | COM | 500255104 | 849  | 15500 | SH | DEFINED | 3 |
| KOHL'S CORP (WISCONSIN)       | COM | 500255104 | 82   | 1500  | SH | DEFINED | 2 |
| KRAFT FOODS INC               | COM | 50075N104 | 19   | 625   | SH | SOLE    |   |
| KRAFT FOODS INC               | COM | 50075N104 | 9    | 300   | SH | OTHER   |   |
| KRAFT FOODS INC               | COM | 50075N104 | 234  | 7739  | SH | DEFINED | 2 |
| KRAFT FOODS INC               | COM | 50075N104 | 10   | 326   | SH | OTHER   | 2 |
| L3 COMMUNICATIONS HLD INC     | COM | 502424104 | 71   | 770   | SH | SOLE    |   |
| L3 COMMUNICATIONS HLD INC     | COM | 502424104 | 1114 | 12153 | SH | DEFINED | 2 |
| L3 COMMUNICATIONS HLD INC     | COM | 502424104 | 80   | 870   | SH | OTHER   | 2 |
| L3 COMMUNICATIONS HLD INC     | COM | 502424104 | 1833 | 20000 | SH | DEFINED | 3 |
| ELI LILLY & CO                | COM | 532457108 | 43   | 1200  | SH | DEFINED | 2 |
| ELI LILLY & CO                | COM | 532457108 | 71   | 1950  | SH | OTHER   | 2 |
| LINEAR TECHNOLOGY CORP        | COM | 535678106 | 8    | 300   | SH | DEFINED | 2 |
| LOCKHEED MARTIN CORP          | COM | 539830109 | 71   | 850   | SH | SOLE    |   |
| LOCKHEED MARTIN CORP          | COM | 539830109 | 1251 | 15034 | SH | DEFINED | 2 |
| LOCKHEED MARTIN CORP          | COM | 539830109 | 51   | 615   | SH | OTHER   | 2 |
| LOCKHEED MARTIN CORP          | COM | 539830109 | 1598 | 19200 | SH | DEFINED | 3 |
| LOWES COMPANIES               | COM | 548661107 | 12   | 495   | SH | SOLE    |   |
| LOWES COMPANIES               | COM | 548661107 | 432  | 17837 | SH | DEFINED | 2 |
| LOWES COMPANIES               | COM | 548661107 | 143  | 5900  | SH | OTHER   | 2 |
| LOWES COMPANIES               | COM | 548661107 | 1454 | 60000 | SH | DEFINED | 3 |
| MFS                           | COM | 55274E102 | 2    | 249   | SH | OTHER   |   |
| MCCORMICK & CO                | COM | 579780206 | 31   | 800   | SH | DEFINED | 2 |
| MCCORMICK & CO                | COM | 579780206 | 3    | 75    | SH | OTHER   | 2 |
| MCDONALDS CORP                | COM | 580135101 | 99   | 1488  | SH | SOLE    |   |
| MCDONALDS CORP                | COM | 580135101 | 7    | 100   | SH | OTHER   |   |
| MCDONALDS CORP                | COM | 580135101 | 1520 | 22775 | SH | DEFINED | 2 |
| MCDONALDS CORP                | COM | 580135101 | 455  | 6825  | SH | OTHER   | 2 |
| MCDONALDS CORP                | COM | 580135101 | 1468 | 22000 | SH | DEFINED | 3 |
| MCGRAW-HILL INC               | COM | 580645109 | 25   | 700   | SH | SOLE    |   |
| MEDCO HEALTH SOLUTIONS        | COM | 58405U102 | 103  | 1600  | SH | SOLE    |   |
| MEDCO HEALTH SOLUTIONS        | COM | 58405U102 | 1297 | 20089 | SH | DEFINED | 2 |
| MEDCO HEALTH SOLUTIONS        | COM | 58405U102 | 83   | 1290  | SH | OTHER   | 2 |
| MEDCO HEALTH SOLUTIONS        | COM | 58405U102 | 2001 | 31000 | SH | DEFINED | 3 |
| MEDTRONIC, INC                | COM | 585055106 | 84   | 1855  | SH | SOLE    |   |
| MEDTRONIC, INC                | COM | 585055106 | 868  | 19265 | SH | DEFINED | 2 |
| MEDTRONIC, INC                | COM | 585055106 | 106  | 2350  | SH | OTHER   | 2 |
| MEDTRONIC, INC                | COM | 585055106 | 1441 | 32000 | SH | DEFINED | 3 |
| MERCK & CO. INC.              | COM | 58933Y105 | 28   | 750   | SH | SOLE    |   |
| MERCK & CO. INC.              | COM | 58933Y105 | 85   | 2283  | SH | DEFINED | 2 |
| MERCK & CO. INC.              | COM | 58933Y105 | 241  | 6450  | SH | OTHER   | 2 |
| METLIFE                       | COM | 59156R108 | 3    | 60    | SH | DEFINED | 2 |

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|                                 |     |           |      |        |     |           |
|---------------------------------|-----|-----------|------|--------|-----|-----------|
| MICROSOFT CORP.                 | COM | 594918104 | 165  | 5619   | SH  | SOLE      |
| MICROSOFT CORP.                 | COM | 594918104 | 12   | 400    | SH  | OTHER     |
| MICROSOFT CORP.                 | COM | 594918104 | 2559 | 87378  | SH  | DEFINED 2 |
| MICROSOFT CORP.                 | COM | 594918104 | 925  | 31574  | SH  | OTHER 2   |
| MICROSOFT CORP.                 | COM | 594918104 | 2519 | 86000  | SH  | DEFINED 3 |
| MOHAWK INDUSTRIES INC           | COM | 608190104 | 12   | 225    | SH  | DEFINED 2 |
| MONSANTO CO NEW                 | COM | 61166W101 | 3    | 35     | SH  | SOLE      |
| MONSANTO CO NEW                 | COM | 61166W101 | 172  | 2413   | SH  | DEFINED 2 |
| MONSANTO CO NEW                 | COM | 61166W101 | 29   | 400    | SH  | OTHER 2   |
| MORGAN STANLEY                  | COM | 617446448 | 3    | 100    | SH  | DEFINED 2 |
| MOTOROLA INC                    | COM | 620076109 | 1    | 200    | SH  | DEFINED 2 |
| NBT BANCORP INC                 | COM | 628778102 | 23   | 1000   | SH  | SOLE      |
| NATIONAL CITY CORP              | CON | 635405AW3 | 3    | 3000   | PRN | DEFINED 2 |
| NATIONAL OIL WELL VARCO INC     | COM | 637071101 | 17   | 425    | SH  | SOLE      |
| NATIONAL OIL WELL VARCO INC     | COM | 637071101 | 417  | 10284  | SH  | DEFINED 2 |
| NATIONAL OIL WELL VARCO INC     | COM | 637071101 | 79   | 1950   | SH  | OTHER 2   |
| NEUSTAR INC                     | COM | 64126X201 | 13   | 500    | SH  | OTHER 2   |
| NFJ                             | COM | 65337H109 | 18   | 1128   | SH  | DEFINED 2 |
| NIKE INC                        | COM | 654106103 | 39   | 525    | SH  | SOLE      |
| NIKE INC                        | COM | 654106103 | 489  | 6650   | SH  | DEFINED 2 |
| NIKE INC                        | COM | 654106103 | 48   | 650    | SH  | OTHER 2   |
| NOKIA CORP                      | COM | 654902204 | 10   | 640    | SH  | DEFINED 2 |
| NOBLE ENERGY                    | COM | 655044105 | 4    | 49     | SH  | DEFINED 2 |
| NORFOLK SOUTHERN CORP           | COM | 655844108 | 36   | 650    | SH  | SOLE      |
| NORFOLK SOUTHERN CORP           | COM | 655844108 | 1002 | 17930  | SH  | DEFINED 2 |
| NORFOLK SOUTHERN CORP           | COM | 655844108 | 67   | 1200   | SH  | OTHER 2   |
| NORFOLK SOUTHERN CORP           | COM | 655844108 | 1285 | 23000  | SH  | DEFINED 3 |
| NORTHERN TRUST CORP             | COM | 665859104 | 7    | 125    | SH  | DEFINED 2 |
| NOVARTIS A G                    | COM | 66987V109 | 37   | 690    | SH  | DEFINED 2 |
| NOVARTIS A G                    | COM | 66987V109 | 8    | 150    | SH  | OTHER 2   |
| NUVEEN                          | EXC | 67066V101 | 16   | 1167   | SH  | DEFINED 2 |
| NUVEEN                          | EXC | 67070A101 | 5    | 360    | SH  | DEFINED 2 |
| OCCIDENTAL PETROLEUM CORP       | COM | 674599105 | 36   | 425    | SH  | SOLE      |
| OCCIDENTAL PETROLEUM CORP       | COM | 674599105 | 783  | 9260   | SH  | DEFINED 2 |
| OCCIDENTAL PETROLEUM CORP       | COM | 674599105 | 8    | 100    | SH  | OTHER 2   |
| OCCIDENTAL PETROLEUM CORP       | COM | 674599105 | 2748 | 32500  | SH  | DEFINED 3 |
| OLIN CORP                       | COM | 680665205 | 6    | 300    | SH  | OTHER 2   |
| ORACLE CORP                     | COM | 68389X105 | 106  | 4130   | SH  | SOLE      |
| ORACLE CORP                     | COM | 68389X105 | 5    | 200    | SH  | OTHER     |
| ORACLE CORP                     | COM | 68389X105 | 1632 | 63494  | SH  | DEFINED 2 |
| ORACLE CORP                     | COM | 68389X105 | 210  | 8150   | SH  | OTHER 2   |
| ORACLE CORP                     | COM | 68389X105 | 2571 | 100000 | SH  | DEFINED 3 |
| P P G INDUSTRIES INC            | COM | 693506107 | 26   | 400    | SH  | DEFINED 2 |
| PACKAGING CORP OF AMERICA       | COM | 695156109 | 52   | 2100   | SH  | SOLE      |
| PACKAGING CORP OF AMERICA       | COM | 695156109 | 685  | 27822  | SH  | DEFINED 2 |
| PACKAGING CORP OF AMERICA       | COM | 695156109 | 49   | 2000   | SH  | OTHER 2   |
| PACKAGING CORP OF AMERICA       | COM | 695156109 | 1058 | 43000  | SH  | DEFINED 3 |
| PARKER-HANNIFIN                 | COM | 701094104 | 13   | 200    | SH  | DEFINED 2 |
| PARKER-HANNIFIN                 | COM | 701094104 | 131  | 2025   | SH  | OTHER 2   |
| PARKER-HANNIFIN                 | COM | 701094104 | 1295 | 20000  | SH  | DEFINED 3 |
| PAYCHEX INC                     | COM | 704326107 | 68   | 2200   | SH  | DEFINED 2 |
| PENN WEST ENERGY TRUST          | COM | 707885109 | 27   | 1300   | SH  | DEFINED 2 |
| PEPSICO INC                     | COM | 713448108 | 154  | 2327   | SH  | SOLE      |
| PEPSICO INC                     | COM | 713448108 | 13   | 200    | SH  | OTHER     |
| PEPSICO INC                     | COM | 713448108 | 2550 | 38544  | SH  | DEFINED 2 |
| PEPSICO INC                     | COM | 713448108 | 1778 | 26868  | SH  | OTHER 2   |
| PFIZER INC                      | COM | 717081103 | 414  | 24111  | SH  | DEFINED 2 |
| PFIZER INC                      | COM | 717081103 | 163  | 9527   | SH  | OTHER 2   |
| PHILIP MORRIS INTERNATIONAL INC | COM | 718172109 | 21   | 400    | SH  | OTHER     |
| PHILIP MORRIS INTERNATIONAL INC | COM | 718172109 | 334  | 6402   | SH  | DEFINED 2 |
| PHILIP MORRIS INTERNATIONAL INC | COM | 718172109 | 23   | 450    | SH  | OTHER 2   |
| PLAINS EXPLORATION              | COM | 726505100 | 7    | 237    | SH  | OTHER 2   |



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|                                |     |           |      |       |    |         |   |
|--------------------------------|-----|-----------|------|-------|----|---------|---|
| PLUM CREEK TIMBER              | COM | 729251108 | 19   | 500   | SH | DEFINED | 2 |
| POWERSHARES                    | EXC | 73935L100 | 72   | 3157  | SH | DEFINED | 2 |
| POWERSHARES                    | EXC | 73935X500 | 29   | 2950  | SH | DEFINED | 2 |
| POWERSHARES                    | EXC | 73935X575 | 4    | 250   | SH | DEFINED | 2 |
| PRAXAIR, INC.                  | COM | 74005P104 | 67   | 803   | SH | SOLE    |   |
| PRAXAIR, INC.                  | COM | 74005P104 | 937  | 11295 | SH | DEFINED | 2 |
| PRAXAIR, INC.                  | COM | 74005P104 | 84   | 1010  | SH | OTHER   | 2 |
| PRAXAIR, INC.                  | COM | 74005P104 | 1079 | 13000 | SH | DEFINED | 3 |
| T ROWE PRICE                   | COM | 74144T108 | 102  | 1850  | SH | SOLE    |   |
| T ROWE PRICE                   | COM | 74144T108 | 8    | 150   | SH | OTHER   |   |
| T ROWE PRICE                   | COM | 74144T108 | 1663 | 30254 | SH | DEFINED | 2 |
| T ROWE PRICE                   | COM | 74144T108 | 471  | 8575  | SH | OTHER   | 2 |
| T ROWE PRICE                   | COM | 74144T108 | 2309 | 42000 | SH | DEFINED | 3 |
| PROCTER & GAMBLE CO            | COM | 742718109 | 159  | 2506  | SH | SOLE    |   |
| PROCTER & GAMBLE CO            | COM | 742718109 | 13   | 200   | SH | OTHER   |   |
| PROCTER & GAMBLE CO            | COM | 742718109 | 2036 | 32181 | SH | DEFINED | 2 |
| PROCTER & GAMBLE CO            | COM | 742718109 | 1082 | 17095 | SH | OTHER   | 2 |
| PROCTER & GAMBLE CO            | COM | 742718109 | 1961 | 31000 | SH | DEFINED | 3 |
| PROGRESS ENERGY INC            | COM | 743263105 | 29   | 725   | SH | SOLE    |   |
| PROGRESS ENERGY INC            | COM | 743263105 | 336  | 8524  | SH | SOLE    | 2 |
| PROGRESS ENERGY INC            | COM | 743263105 | 59   | 1495  | SH | OTHER   | 2 |
| PROGRESS ENERGY INC            | COM | 743263105 | 500  | 12700 | SH | DEFINED | 3 |
| PROVIDENT                      | COM | 74386K104 | 25   | 3300  | SH | DEFINED | 2 |
| PRUDENTIAL FINANCIAL           | COM | 744320102 | 6    | 100   | SH | OTHER   |   |
| PUBLIC SERVICE ENTERPRISE GRP. | COM | 744573106 | 12   | 400   | SH | DEFINED | 2 |
| QUALCOMM INC                   | COM | 747525103 | 3    | 60    | SH | SOLE    |   |
| QUALCOMM INC                   | COM | 747525103 | 276  | 6584  | SH | DEFINED | 2 |
| QUALCOMM INC                   | COM | 747525103 | 6    | 150   | SH | OTHER   | 2 |
| QUALCOMM INC                   | COM | 747525103 | 1007 | 24000 | SH | DEFINED | 3 |
| QUEST DIAGNOSTICS INC          | COM | 74834L100 | 76   | 1300  | SH | OTHER   | 2 |
| REPSOL YPF SA                  | COM | 76026T205 | 2    | 100   | SH | OTHER   | 2 |
| RESEARCH IN MOTION USD COMMON  | COM | 760975102 | 54   | 735   | SH | SOLE    |   |
| RESEARCH IN MOTION USD COMMON  | COM | 760975102 | 624  | 8430  | SH | DEFINED | 2 |
| RESEARCH IN MOTION USD COMMON  | COM | 760975102 | 20   | 270   | SH | OTHER   | 2 |
| ROCKWELL COLLINS INC           | COM | 774341101 | 57   | 915   | SH | DEFINED | 2 |
| ROCKWELL COLLINS INC           | COM | 774341101 | 1064 | 17000 | SH | DEFINED | 3 |
| ROYAL DUTCH SHELL PLC          | COM | 780259206 | 94   | 1616  | SH | DEFINED | 2 |
| ROYAL DUTCH SHELL PLC          | COM | 780259206 | 12   | 200   | SH | OTHER   | 2 |
| SPDR GOLD TRUST ETF            | EXC | 78463V107 | 17   | 156   | SH | DEFINED | 2 |
| SPDR S&P                       | EXC | 78463X798 | 40   | 1587  | SH | DEFINED | 2 |
| ST JUDE MEDICAL INC            | COM | 790849103 | 75   | 1825  | SH | SOLE    |   |
| ST JUDE MEDICAL INC            | COM | 790849103 | 965  | 23510 | SH | DEFINED | 2 |
| ST JUDE MEDICAL INC            | COM | 790849103 | 98   | 2380  | SH | OTHER   | 2 |
| ST JUDE MEDICAL INC            | COM | 790849103 | 2217 | 54000 | SH | DEFINED | 3 |
| SCHLUMBERGER LTD               | COM | 806857108 | 49   | 780   | SH | SOLE    |   |
| SCHLUMBERGER LTD               | COM | 806857108 | 90   | 1411  | SH | DEFINED | 2 |
| SCHLUMBERGER LTD               | COM | 806857108 | 51   | 800   | SH | OTHER   | 2 |
| SIEMENS INC                    | COM | 826197501 | 11   | 110   | SH | DEFINED | 2 |
| SIGMA-ALDRICH CORP             | COM | 826552101 | 15   | 280   | SH | DEFINED | 2 |
| SMUCKER (J.M.)                 | COM | 832696405 | 3    | 50    | SH | OTHER   | 2 |
| SONOCO PRODUCTS                | COM | 835495102 | 23   | 750   | SH | DEFINED | 2 |
| SOUTHERN CO                    | COM | 842587107 | 33   | 1000  | SH | SOLE    |   |
| SOUTHERN CO                    | COM | 842587107 | 7    | 200   | SH | OTHER   |   |
| SOUTHERN CO                    | COM | 842587107 | 592  | 17860 | SH | DEFINED | 2 |
| SOUTHERN CO                    | COM | 842587107 | 87   | 2625  | SH | OTHER   | 2 |
| SOUTHERN CO                    | COM | 842587107 | 398  | 12000 | SH | DEFINED | 3 |
| SPECTRA ENERGY CORP            | COM | 847560109 | 11   | 490   | SH | DEFINED | 2 |
| STAPLES INCORPORATED           | COM | 855030102 | 36   | 1550  | SH | SOLE    |   |
| STAPLES INCORPORATED           | COM | 855030102 | 704  | 30065 | SH | DEFINED | 2 |
| STAPLES INCORPORATED           | COM | 855030102 | 137  | 5850  | SH | OTHER   | 2 |
| STARBUCKS CORP                 | COM | 855244109 | 5    | 200   | SH | DEFINED | 2 |
| STATE BANCORP INC              | COM | 855716106 | 24   | 3000  | SH | SOLE    |   |

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|                            |     |           |      |       |    |         |   |
|----------------------------|-----|-----------|------|-------|----|---------|---|
| STATE STREET CORP COM      | COM | 857477103 | 63   | 1400  | SH | DEFINED | 2 |
| STRYKER CORP               | COM | 863667101 | 21   | 375   | SH | SOLE    |   |
| STRYKER CORP               | COM | 863667101 | 842  | 14710 | SH | DEFINED | 2 |
| STRYKER CORP               | COM | 863667101 | 33   | 575   | SH | OTHER   | 2 |
| SUFFOLK BANCORP            | COM | 864739107 | 81   | 2500  | SH | SOLE    |   |
| SUFFOLK BANCORP            | COM | 864739107 | 120  | 4040  | SH | DEFINED | 2 |
| TJX COMPANIES              | COM | 872540109 | 57   | 1345  | SH | SOLE    |   |
| TJX COMPANIES              | COM | 872540109 | 4    | 100   | SH | OTHER   |   |
| TJX COMPANIES              | COM | 872540109 | 665  | 15649 | SH | DEFINED | 2 |
| TJX COMPANIES              | COM | 872540109 | 26   | 600   | SH | OTHER   | 2 |
| TJX COMPANIES              | COM | 872540109 | 1148 | 27000 | SH | DEFINED | 3 |
| TARGET CORP                | COM | 87612E106 | 25   | 475   | SH | SOLE    |   |
| TARGET CORP                | COM | 87612E106 | 11   | 200   | SH | OTHER   |   |
| TARGET CORP                | COM | 87612E106 | 817  | 15531 | SH | DEFINED | 2 |
| TARGET CORP                | COM | 87612E106 | 206  | 3917  | SH | OTHER   | 2 |
| TEMPLE INLAND INC          | COM | 879868107 | 15   | 720   | SH | DEFINED | 2 |
| TEVA PHARM INDUS ADR       | COM | 881624209 | 13   | 200   | SH | SOLE    |   |
| TEVA PHARM INDUS ADR       | COM | 881624209 | 50   | 800   | SH | DEFINED | 2 |
| TEVA PHARM INDUS ADR       | COM | 881624209 | 208  | 3300  | SH | OTHER   | 2 |
| TEXTRON INC                | COM | 883203101 | 2    | 100   | SH | DEFINED | 2 |
| 3M COMPANY                 | COM | 88579Y101 | 7    | 80    | SH | SOLE    |   |
| 3M COMPANY                 | COM | 88579Y101 | 254  | 3040  | SH | DEFINED | 2 |
| 3M COMPANY                 | COM | 88579Y101 | 400  | 4788  | SH | OTHER   | 2 |
| TIDEWATER, INC.            | COM | 886423102 | 32   | 675   | SH | SOLE    |   |
| TIDEWATER, INC.            | COM | 886423102 | 283  | 5995  | SH | DEFINED | 2 |
| TIDEWATER, INC.            | COM | 886423102 | 21   | 450   | SH | OTHER   | 2 |
| TIDEWATER, INC.            | COM | 886423102 | 1134 | 24000 | SH | DEFINED | 3 |
| TIFFANY                    | COM | 886547108 | 17   | 350   | SH | DEFINED | 2 |
| TIME WARNER INC NEW        | COM | 887317303 | 26   | 825   | SH | SOLE    |   |
| TIME WARNER INC NEW        | COM | 887317303 | 295  | 9430  | SH | DEFINED | 2 |
| TIME WARNER                | COM | 88732J207 | 5    | 100   | SH | DEFINED | 2 |
| TIME WARNER INC NEW        | COM | 887317303 | 1282 | 41000 | SH | DEFINED | 3 |
| TOMPKINS TRUSTCO INC       | COM | 890110109 | 40   | 1100  | SH | SOLE    |   |
| TORONTO-DOMINION BANK      | COM | 891160509 | 391  | 5248  | SH | DEFINED | 2 |
| TORONTO-DOMINION BANK      | COM | 891160509 | 26   | 347   | SH | OTHER   | 2 |
| TRAVELERS COS INC          | COM | 89417E109 | 46   | 854   | SH | DEFINED | 2 |
| TRUSTCO BANK CORP          | COM | 898349105 | 36   | 6000  | SH | SOLE    |   |
| TRUSTCO BANK CORP          | COM | 898349105 | 120  | 19301 | SH | DEFINED | 2 |
| U.S. BANCORP               | COM | 902973304 | 81   | 3125  | SH | SOLE    |   |
| U.S. BANCORP               | COM | 902973304 | 1173 | 45310 | SH | DEFINED | 2 |
| U.S. BANCORP               | COM | 902973304 | 11   | 425   | SH | OTHER   | 2 |
| U.S. BANCORP               | COM | 902973304 | 2277 | 88000 | SH | DEFINED | 3 |
| UNION PACIFIC CORP         | COM | 907818108 | 10   | 134   | SH | DEFINED | 2 |
| UNITED PARCEL SERVICE      | COM | 911312106 | 14   | 215   | SH | DEFINED | 2 |
| UNITED TECHNOLOGIES CORP   | COM | 913017109 | 126  | 1705  | SH | SOLE    |   |
| UNITED TECHNOLOGIES CORP   | COM | 913017109 | 1887 | 25640 | SH | DEFINED | 2 |
| UNITED TECHNOLOGIES CORP   | COM | 913017109 | 845  | 11485 | SH | OTHER   | 2 |
| UNITED TECHNOLOGIES CORP   | COM | 913017109 | 1546 | 21000 | SH | DEFINED | 3 |
| VALERO ENERGY CORP         | COM | 91913Y100 | 2    | 117   | SH | DEFINED | 2 |
| VERIZON COMMUNICATIONS INC | COM | 92343V104 | 92   | 2975  | SH | SOLE    |   |
| VERIZON COMMUNICATIONS INC | COM | 92343V104 | 3    | 100   | SH | OTHER   |   |
| VERIZON COMMUNICATIONS INC | COM | 92343V104 | 1313 | 42315 | SH | DEFINED | 2 |
| VERIZON COMMUNICATIONS INC | COM | 92343V104 | 317  | 10210 | SH | OTHER   | 2 |
| VERIZON COMMUNICATIONS INC | COM | 92343V104 | 887  | 28600 | SH | DEFINED | 3 |
| VIACOM INC NEW             | COM | 92553P201 | 5    | 156   | SH | DEFINED | 2 |
| VIACOM INC NEW             | COM | 92553P201 | 75   | 2170  | SH | OTHER   | 2 |
| VISA INC.                  | COM | 92826C839 | 27   | 300   | SH | DEFINED | 2 |
| VULCAN MATERIALS CO        | COM | 929160109 | 21   | 455   | SH | SOLE    |   |
| VULCAN MATERIALS CO        | COM | 929160109 | 301  | 6370  | SH | DEFINED | 2 |
| VULCAN MATERIALS CO        | COM | 929160109 | 35   | 750   | SH | OTHER   | 2 |
| VULCAN MATERIALS CO        | COM | 929160109 | 520  | 11000 | SH | DEFINED | 3 |
| WALMART STORES INC         | COM | 931142103 | 133  | 2390  | SH | SOLE    |   |

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|                        |     |           |      |       |    |         |   |
|------------------------|-----|-----------|------|-------|----|---------|---|
| WALMART STORES INC     | COM | 931142103 | 1308 | 23533 | SH | DEFINED | 2 |
| WALMART STORES INC     | COM | 931142103 | 124  | 2225  | SH | OTHER   | 2 |
| WALMART STORES INC     | COM | 931142103 | 2029 | 36500 | SH | DEFINED | 3 |
| WALGREEN CO            | COM | 931422109 | 4    | 100   | SH | OTHER   |   |
| WALGREEN CO            | COM | 931422109 | 19   | 510   | SH | DEFINED | 2 |
| WALGREEN CO            | COM | 931422109 | 6    | 150   | SH | OTHER   | 2 |
| WASHINGTON FED INC     | COM | 938824109 | 16   | 800   | SH | DEFINED | 2 |
| WASTE MANAGEMENT INC   | COM | 94106L109 | 7    | 200   | SH | DEFINED | 2 |
| WELLS FARGO CO         | COM | 949746101 | 108  | 3480  | SH | SOLE    |   |
| WELLS FARGO CO         | COM | 949746101 | 16   | 500   | SH | OTHER   |   |
| WELLS FARGO CO         | COM | 949746101 | 1689 | 54272 | SH | DEFINED | 2 |
| WELLS FARGO CO         | COM | 949746101 | 192  | 6154  | SH | OTHER   | 2 |
| WELLS FARGO CO         | COM | 949746101 | 2396 | 77000 | SH | DEFINED | 3 |
| WILMINGTON TR. CORP    | COM | 971807102 | 0    | 40    | SH | OTHER   | 2 |
| WINDSTREAM CORP        | COM | 97381W104 | 25   | 2326  | SH | DEFINED | 2 |
| WISCONSIN ENERGY CORP  | COM | 976657106 | 30   | 600   | SH | DEFINED | 2 |
| YAHOO INC              | COM | 984332106 | 5    | 300   | SH | OTHER   |   |
| YUM BRANDS INC         | COM | 988498101 | 269  | 7025  | SH | DEFINED | 2 |
| ZIMMER                 | COM | 98956P102 | 43   | 725   | SH | SOLE    |   |
| ZIMMER                 | COM | 98956P102 | 993  | 16770 | SH | DEFINED | 2 |
| ZIMMER                 | COM | 98956P102 | 163  | 2755  | SH | OTHER   | 2 |
| ZIMMER                 | COM | 98956P102 | 1302 | 22000 | SH | DEFINED | 3 |
| ACCENTURE PLC          | COM | G1151C101 | 280  | 6675  | SH | DEFINED | 2 |
| ACCENTURE PLC          | COM | G1151C101 | 84   | 2000  | SH | OTHER   | 2 |
| ACCENTURE PLC          | COM | G1151C101 | 1259 | 30000 | SH | DEFINED | 3 |
| INGERSOLL-RAND PLC     | COM | G47791101 | 2    | 71    | SH | DEFINED | 2 |
| LAZARD                 | COM | G54050102 | 45   | 1250  | SH | SOLE    |   |
| LAZARD                 | COM | G54050102 | 522  | 14629 | SH | DEFINED | 2 |
| LAZARD                 | COM | G54050102 | 32   | 900   | SH | OTHER   | 2 |
| LAZARD                 | COM | G54050102 | 2142 | 60000 | SH | DEFINED | 3 |
| SHIP FINANCE INTL LTD  | COM | G81075106 | 4    | 221   | SH | OTHER   |   |
| NOBLE                  | COM | H5833N103 | 59   | 1400  | SH | SOLE    |   |
| NOBLE                  | COM | H5833N103 | 1005 | 24040 | SH | DEFINED | 2 |
| NOBLE                  | COM | H5833N103 | 79   | 1900  | SH | OTHER   | 2 |
| NOBLE                  | COM | H5833N103 | 1129 | 27000 | SH | DEFINED | 3 |
| TRANSOCEAN LTD         | COM | H8817H100 | 61   | 709   | SH | SOLE    |   |
| TRANSOCEAN LTD         | COM | H8817H100 | 1150 | 13313 | SH | DEFINED | 2 |
| TRANSOCEAN LTD         | COM | H8817H100 | 151  | 1749  | SH | OTHER   | 2 |
| TRANSOCEAN LTD         | COM | H8817H100 | 1176 | 13619 | SH | DEFINED | 3 |
| TYCO ELECTRONICS LTD F | COM | H8912P106 | 3    | 100   | SH | OTHER   |   |
| TYCO INTERNATIONAL LTD | COM | H89128104 | 2    | 50    | SH | OTHER   |   |