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ARROW FINANCIAL CORP
Form 13F-HR
February 13, 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: 12/31/2008

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 02/04/2009

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: 581
Form 13F Information Table Value Total: \$ 220,558

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 | INVTMT DISCRTN | OT MA |
|------------------------------|----------------|-----------|------------------|-------------|------------|-----------|----------------|-------|
| AFLAC INCORPORATED | COM | 001055102 | 5 | 100 | SH | | OTHER | |
| AFLAC INCORPORATED | COM | 001055102 | 32 | 690 | SH | | DEFINED | 2 |
| AFLAC INCORPORATED | COM | 001055102 | 60 | 1300 | SH | | OTHER | 2 |
| AMR CORP | COM | 001765106 | 0 | 50 | SH | | DEFINED | 2 |
| AT&T INC | COM | 00206R102 | 93 | 3250 | SH | | SOLE | |
| AT&T INC | COM | 00206R102 | 40 | 1400 | SH | | OTHER | |
| AT&T INC | COM | 00206R102 | 1779 | 62429 | SH | | DEFINED | 2 |
| AT&T INC | COM | 00206R102 | 512 | 17964 | SH | | OTHER | 2 |
| AT&T INC | COM | 00206R102 | 1824 | 64000 | SH | | DEFINED | 3 |
| ABBOTT LABORATORIES | COM | 002824100 | 87 | 1630 | SH | | SOLE | |
| ABBOTT LABORATORIES | COM | 002824100 | 11 | 200 | SH | | OTHER | |
| ABBOTT LABORATORIES | COM | 002824100 | 1951 | 36555 | SH | | DEFINED | 2 |
| ABBOTT LABORATORIES | COM | 002824100 | 391 | 7328 | SH | | OTHER | 2 |
| ABBOTT LABORATORIES | COM | 002824100 | 2135 | 40000 | 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 | 485 | 22795 | SH | | DEFINED | 2 |
| ADOBE SYSTEMS | COM | 00724F101 | 26 | 1200 | SH | | OTHER | 2 |
| ADOBE SYSTEMS | COM | 00724F101 | 809 | 38000 | SH | | DEFINED | 3 |
| AIR PRODUCTS & CHEMICALS INC | COM | 009158106 | 25 | 500 | SH | | SOLE | |
| AIR PRODUCTS & CHEMICALS INC | COM | 009158106 | 333 | 6619 | SH | | DEFINED | 2 |
| AIR PRODUCTS & CHEMICALS INC | COM | 009158106 | 98 | 1950 | SH | | OTHER | 2 |
| AIR PRODUCTS & CHEMICALS INC | COM | 009158106 | 729 | 14500 | SH | | DEFINED | 3 |
| ALCOA INC | COM | 013817101 | 1 | 100 | SH | | SOLE | |
| ALCOA INC | COM | 013817101 | 64 | 5712 | SH | | DEFINED | 2 |
| ALCOA INC | COM | 013817101 | 9 | 825 | SH | | OTHER | 2 |
| ALCATEL-LUCENT | COM | 013904305 | 0 | 244 | SH | | DEFINED | 2 |
| ALLIANT ENERGY CORP | COM | 018802108 | 19 | 650 | SH | | SOLE | |
| ALLIANT ENERGY CORP | COM | 018802108 | 306 | 10475 | SH | | DEFINED | 2 |
| ALTRIA GROUP INC | COM | 02209S103 | 8 | 500 | SH | | SOLE | |
| ALTRIA GROUP INC | COM | 02209S103 | 236 | 15642 | SH | | OTHER | 2 |
| AMERICAN CAPITAL LTD | COM | 02503Y103 | 2 | 711 | SH | | DEFINED | 2 |
| AMERICAN ELECTRIC POWER CO | COM | 025537101 | 87 | 2616 | SH | | DEFINED | 2 |
| AMERICAN EXPRESS CO | COM | 025816109 | 30 | 1610 | SH | | SOLE | |
| AMERICAN EXPRESS CO | COM | 025816109 | 6 | 300 | SH | | OTHER | |
| AMERICAN EXPRESS CO | COM | 025816109 | 555 | 29935 | SH | | DEFINED | 2 |
| AMERICAN EXPRESS CO | COM | 025816109 | 109 | 5850 | SH | | OTHER | 2 |
| AMERICAN EXPRESS CO | COM | 025816109 | 742 | 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 | 9 | 150 | SH | | OTHER | |
| AMGEN INC | COM | 031162100 | 44 | 768 | SH | | DEFINED | 2 |
| AMGEN INC | COM | 031162100 | 20 | 350 | SH | | OTHER | 2 |
| ANALOG DEVICES, INC. | COM | 032654105 | 4 | 200 | SH | | DEFINED | 2 |
| ANGIODYNAMICS INC | COM | 03475V101 | 8 | 550 | SH | | DEFINED | 2 |
| APACHE CORP | COM | 037411105 | 32 | 435 | SH | | DEFINED | 2 |
| APOLLO GROUP INC | COM | 037604105 | 6 | 75 | SH | | DEFINED | 2 |
| APPLE INC | COM | 037833100 | 55 | 650 | SH | | SOLE | |
| APPLE INC | COM | 037833100 | 599 | 7023 | SH | | DEFINED | 2 |
| APPLE INC | COM | 037833100 | 124 | 1450 | SH | | OTHER | 2 |
| APPLE INC | COM | 037833100 | 1280 | 15000 | SH | | DEFINED | 3 |
| APPLIED MATERIALS INC | COM | 038222105 | 1 | 100 | SH | | OTHER | 2 |
| AQUA AMER INC | COM | 03836W103 | 4 | 200 | SH | | DEFINED | 2 |

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|-------------------------------|-----|-----------|-------|---------|----|---------|---|
| AQUA AMER INC | COM | 03836W103 | 30 | 1465 | SH | OTHER | 2 |
| ARCH COAL INC | COM | 039380100 | 16 | 1000 | SH | OTHER | 2 |
| ARROW | COM | 042744102 | 4 | 154 | SH | SOLE | |
| ARROW | COM | 042744102 | 31302 | 1245105 | SH | DEFINED | 2 |
| ARROW | COM | 042744102 | 651 | 25904 | SH | OTHER | 2 |
| AUTODESK INC | COM | 052769106 | 11 | 555 | SH | DEFINED | 2 |
| AUTOMATIC DATA PROCESSING | COM | 053015103 | 127 | 3232 | SH | DEFINED | 2 |
| AUTOMATIC DATA PROCESSING | COM | 053015103 | 337 | 8555 | SH | OTHER | 2 |
| AVON PRODUCTS INC | COM | 054303102 | 3 | 125 | SH | DEFINED | 2 |
| AVON PRODUCTS INC | COM | 054303102 | 5 | 200 | SH | OTHER | 2 |
| BP PLC | COM | 055622104 | 14 | 300 | SH | SOLE | |
| BP PLC | COM | 055622104 | 283 | 6053 | SH | DEFINED | 2 |
| BP PLC | COM | 055622104 | 839 | 17954 | SH | OTHER | 2 |
| BAKER HUGHES INC | COM | 057224107 | 40 | 1250 | SH | DEFINED | 2 |
| BAKER HUGHES INC | COM | 057224107 | 43 | 1350 | SH | OTHER | 2 |
| BAKER HUGHES INC | COM | 057224107 | 834 | 26000 | SH | DEFINED | 3 |
| BANK OF AMERICA CORP | COM | 060505104 | 15 | 1090 | SH | SOLE | |
| BANK OF AMERICA CORP | COM | 060505104 | 1 | 100 | SH | OTHER | |
| BANK OF AMERICA CORP | COM | 060505104 | 160 | 11375 | SH | DEFINED | 2 |
| BANK OF AMERICA CORP | COM | 060505104 | 25 | 1800 | SH | OTHER | 2 |
| BANK OF AMERICA CORP | COM | 060505104 | 1394 | 99000 | SH | DEFINED | 3 |
| BANK OF NEW YORK MELLON CORP | COM | 064058100 | 30 | 1067 | SH | SOLE | |
| BANK OF NEW YORK MELLON CORP | COM | 064058100 | 751 | 26508 | SH | DEFINED | 2 |
| BANK OF NEW YORK MELLON CORP | COM | 064058100 | 125 | 4402 | SH | OTHER | 2 |
| BANK OF NEW YORK MELLON CORP | COM | 064058100 | 1497 | 52830 | SH | DEFINED | 3 |
| BARRICK GOLD | COM | 067901108 | 11 | 300 | SH | DEFINED | 2 |
| BAXTER INTL INC | COM | 071813109 | 49 | 910 | SH | SOLE | |
| BAXTER INTL INC | COM | 071813109 | 1112 | 20745 | SH | DEFINED | 2 |
| BAXTER INTL INC | COM | 071813109 | 338 | 6313 | SH | OTHER | 2 |
| BAXTER INTL INC | COM | 071813109 | 2090 | 39000 | SH | DEFINED | 3 |
| BECTON DICKINSON CO | COM | 075887109 | 3 | 50 | SH | OTHER | 2 |
| BERKSHIRE HATHAWAY INC | COM | 084670207 | 13 | 4 | SH | OTHER | 2 |
| BEST BUY CO | COM | 086516101 | 3 | 100 | SH | DEFINED | 2 |
| BEST BUY CO | COM | 086516101 | 4 | 150 | SH | OTHER | 2 |
| BHP BILLITON | COM | 088606108 | 7 | 170 | SH | DEFINED | 2 |
| BOEING COMPANY | COM | 097023105 | 54 | 1270 | SH | DEFINED | 2 |
| BOSTON SCIENTIFIC CORP | COM | 101137107 | 2 | 265 | SH | DEFINED | 2 |
| BRISTOL MYERS SQUIBB | COM | 110122108 | 137 | 5900 | SH | DEFINED | 2 |
| BRISTOL MYERS SQUIBB | COM | 110122108 | 26 | 1100 | SH | OTHER | 2 |
| BRISTOL MYERS SQUIBB | COM | 110122108 | 1046 | 45000 | SH | DEFINED | 3 |
| BROWN AND BROWN INC | COM | 115236101 | 15 | 716 | SH | DEFINED | 2 |
| BROWN FOREMAN DISTILLERS CORP | COM | 115637100 | 22 | 432 | SH | DEFINED | 2 |
| BROWN FOREMAN DISTILLERS CORP | COM | 115637209 | 31 | 610 | SH | DEFINED | 2 |
| BURLINGTON NORTHERN | COM | 12189T104 | 28 | 375 | SH | SOLE | |
| BURLINGTON NORTHERN | COM | 12189T104 | 535 | 7070 | SH | DEFINED | 2 |
| BURLINGTON NORTHERN | COM | 12189T104 | 19 | 250 | SH | OTHER | 2 |
| BURLINGTON NORTHERN | COM | 12189T104 | 1136 | 15000 | SH | DEFINED | 3 |
| CVS/CAREMARK CORP | COM | 126650100 | 19 | 675 | SH | SOLE | |
| CVS/CAREMARK CORP | COM | 126650100 | 626 | 21790 | SH | DEFINED | 2 |
| CVS/CAREMARK CORP | COM | 126650100 | 10 | 350 | SH | OTHER | 2 |
| CAMERON INTERNATIONAL CORP | COM | 13342B105 | 32 | 1570 | SH | SOLE | |
| CAMERON INTERNATIONAL CORP | COM | 13342B105 | 438 | 21355 | SH | DEFINED | 2 |
| CAMERON INTERNATIONAL CORP | COM | 13342B105 | 28 | 1350 | SH | OTHER | 2 |
| CAMERON INTERNATIONAL CORP | COM | 13342B105 | 1025 | 50000 | SH | DEFINED | 3 |
| CAMPBELL SOUP | COM | 134429109 | 3 | 100 | SH | SOLE | |
| CAPSTONE TURBINE CORP | COM | 14067D102 | 0 | 600 | SH | DEFINED | 2 |
| CARNIVAL | COM | 143658300 | 46 | 1908 | SH | DEFINED | 2 |
| CARNIVAL | COM | 143658300 | 3 | 134 | SH | OTHER | 2 |
| CASELLA WASTE SYSTEMS INC | COM | 147448104 | 12 | 3000 | SH | DEFINED | 2 |
| CATERPILLAR INC | COM | 149123101 | 4 | 80 | SH | SOLE | |
| CATERPILLAR INC | COM | 149123101 | 70 | 1575 | SH | DEFINED | 2 |
| CATERPILLAR INC | COM | 149123101 | 32 | 725 | SH | OTHER | 2 |

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|--------------------------------|-----|-----------|------|--------|----|---------|---|
| CHESAPEAKE ENERGY | COM | 165167107 | 3 | 200 | SH | DEFINED | 2 |
| CHEVRON CORPORATION | COM | 166764100 | 214 | 2899 | SH | SOLE | |
| CHEVRON CORPORATION | COM | 166764100 | 41 | 550 | SH | OTHER | |
| CHEVRON CORPORATION | COM | 166764100 | 2110 | 28526 | SH | DEFINED | 2 |
| CHEVRON CORPORATION | COM | 166764100 | 519 | 7021 | SH | OTHER | 2 |
| CHEVRON CORPORATION | COM | 166764100 | 1923 | 26000 | SH | DEFINED | 3 |
| CHUBB CORP | COM | 171232101 | 15 | 300 | SH | SOLE | |
| CISCO SYSTEMS | COM | 17275R102 | 67 | 4100 | SH | SOLE | |
| CISCO SYSTEMS | COM | 17275R102 | 3 | 200 | SH | OTHER | |
| CISCO SYSTEMS | COM | 17275R102 | 1228 | 75359 | SH | DEFINED | 2 |
| CISCO SYSTEMS | COM | 17275R102 | 290 | 17767 | SH | OTHER | 2 |
| CISCO SYSTEMS | COM | 17275R102 | 1402 | 86000 | SH | DEFINED | 3 |
| CITIGROUP INC | COM | 172967101 | 2 | 300 | SH | SOLE | |
| CITIGROUP INC | COM | 172967101 | 34 | 5038 | SH | DEFINED | 2 |
| CITIGROUP INC | COM | 172967101 | 1 | 200 | SH | OTHER | 2 |
| COCA COLA CO. | COM | 191216100 | 20 | 450 | SH | DEFINED | 2 |
| COGNIZANT TECH SOLUTIONS | COM | 192446102 | 18 | 1000 | SH | DEFINED | 2 |
| COLGATE-PALMOLIVE CO | COM | 194162103 | 57 | 825 | SH | SOLE | |
| COLGATE-PALMOLIVE CO | COM | 194162103 | 14 | 200 | SH | OTHER | |
| COLGATE-PALMOLIVE CO | COM | 194162103 | 1184 | 17275 | SH | DEFINED | 2 |
| COLGATE-PALMOLIVE CO | COM | 194162103 | 322 | 4700 | SH | OTHER | 2 |
| COLGATE-PALMOLIVE CO | COM | 194162103 | 2193 | 32000 | SH | DEFINED | 3 |
| COMCAST CORP NEW | COM | 20030N101 | 19 | 1150 | SH | SOLE | |
| COMCAST CORP NEW | COM | 20030N101 | 105 | 6239 | SH | DEFINED | 2 |
| COMCAST CORP NEW | COM | 20030N101 | 6 | 375 | SH | OTHER | 2 |
| CONNECTICUT WATER SERVICE INC | COM | 207797101 | 5 | 200 | SH | OTHER | 2 |
| CONOCOPHILLIPS | COM | 20825C104 | 59 | 1140 | SH | SOLE | |
| CONOCOPHILLIPS | COM | 20825C104 | 1158 | 22348 | SH | DEFINED | 2 |
| CONOCOPHILLIPS | COM | 20825C104 | 116 | 2230 | SH | OTHER | 2 |
| CONOCOPHILLIPS | COM | 20825C104 | 725 | 14000 | 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 | 33 | 1325 | SH | DEFINED | 2 |
| CONSTELLATION ENERGY GROUP INC | COM | 210371100 | 24 | 950 | SH | OTHER | 2 |
| CORNING INC | COM | 219350105 | 10 | 1100 | SH | SOLE | |
| CORNING INC | COM | 219350105 | 56 | 5900 | SH | DEFINED | 2 |
| CORNING INC | COM | 219350105 | 46 | 4850 | SH | OTHER | 2 |
| CORNING INC | COM | 219350105 | 1029 | 108000 | SH | DEFINED | 3 |
| COSTCO WHOLESALE CORP NEW | COM | 22160K105 | 51 | 975 | SH | SOLE | |
| COSTCO WHOLESALE CORP NEW | COM | 22160K105 | 665 | 12675 | SH | DEFINED | 2 |
| COSTCO WHOLESALE CORP NEW | COM | 22160K105 | 60 | 1150 | SH | OTHER | 2 |
| COSTCO WHOLESALE CORP NEW | COM | 22160K105 | 1470 | 28000 | SH | DEFINED | 3 |
| DTE ENERGY CO. | COM | 233331107 | 7 | 199 | SH | DEFINED | 2 |
| DANAHER CORP | COM | 235851102 | 75 | 1330 | SH | SOLE | |
| DANAHER CORP | COM | 235851102 | 23 | 400 | SH | OTHER | |
| DANAHER CORP | COM | 235851102 | 1699 | 30018 | SH | DEFINED | 2 |
| DANAHER CORP | COM | 235851102 | 138 | 2435 | SH | OTHER | 2 |
| DANAHER CORP | COM | 235851102 | 1132 | 20000 | SH | DEFINED | 3 |
| DARDEN RESTAURANTS INC | COM | 237194105 | 7 | 260 | SH | DEFINED | 2 |
| DEERE & CO | COM | 244199105 | 15 | 400 | SH | DEFINED | 2 |
| DELL INC | COM | 24702R101 | 13 | 1250 | SH | SOLE | |
| DELL INC | COM | 24702R101 | 88 | 8620 | SH | DEFINED | 2 |
| DELL INC | COM | 24702R101 | 13 | 1250 | SH | OTHER | 2 |
| DENTSPLY INTL | COM | 249030107 | 17 | 600 | SH | DEFINED | 2 |
| DENTSPLY INTL | COM | 249030107 | 21 | 750 | SH | OTHER | 2 |
| DEVON ENERGY CORP NEW | COM | 25179M103 | 7 | 100 | SH | DEFINED | 2 |
| WALT DISNEY COMPANY | COM | 254687106 | 49 | 2145 | SH | SOLE | |
| WALT DISNEY COMPANY | COM | 254687106 | 766 | 33755 | SH | DEFINED | 2 |
| WALT DISNEY COMPANY | COM | 254687106 | 315 | 13875 | SH | OTHER | 2 |
| WALT DISNEY COMPANY | COM | 254687106 | 794 | 35000 | SH | DEFINED | 3 |
| DOLLAR TREE INC. | COM | 256746108 | 110 | 2630 | SH | DEFINED | 2 |
| DOMINION RES INC VA NEW | COM | 25746U109 | 62 | 1720 | SH | SOLE | |

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|-------------------------------|-----|-----------|------|-------|----|-----------|
| DOMINION RES INC VA NEW | COM | 25746U109 | 7 | 200 | SH | OTHER |
| DOMINION RES INC VA NEW | COM | 25746U109 | 1127 | 31437 | SH | DEFINED 2 |
| DOMINION RES INC VA NEW | COM | 25746U109 | 174 | 4850 | SH | OTHER 2 |
| DOMINION RES INC VA NEW | COM | 25746U109 | 1004 | 28000 | SH | DEFINED 3 |
| DOW CHEMICAL CO | COM | 260543103 | 6 | 400 | SH | OTHER |
| DOW CHEMICAL CO | COM | 260543103 | 8 | 500 | SH | DEFINED 2 |
| EI DUPONT DE NEMOURS & CO | COM | 263534109 | 9 | 350 | SH | SOLE |
| EI DUPONT DE NEMOURS & CO | COM | 263534109 | 24 | 950 | SH | DEFINED 2 |
| EI DUPONT DE NEMOURS & CO | COM | 263534109 | 71 | 2800 | SH | OTHER 2 |
| DUKE ENERGY HLDG CORP | COM | 26441C105 | 17 | 1146 | SH | DEFINED 2 |
| EMC CORP | COM | 268648102 | 5 | 515 | SH | DEFINED 2 |
| EAST WEST BANCORP | COM | 27579R104 | 8 | 500 | SH | OTHER 2 |
| EASTMAN KODAK CO | COM | 277461109 | 0 | 100 | SH | DEFINED 2 |
| EATON CORP | COM | 278058102 | 10 | 200 | SH | SOLE |
| EATON CORP | COM | 278058102 | 89 | 1800 | SH | OTHER 2 |
| EBAY INC | COM | 278642103 | 7 | 500 | SH | DEFINED 2 |
| EBAY INC | COM | 278642103 | 1 | 100 | SH | OTHER 2 |
| ECOLAB INC | COM | 278865100 | 178 | 5050 | SH | DEFINED 2 |
| ECOLAB INC | COM | 278865100 | 109 | 3100 | SH | OTHER 2 |
| ECOLAB INC | COM | 278865100 | 791 | 22500 | SH | DEFINED 3 |
| ELECTRONIC ARTS INC | COM | 285512109 | 0 | 60 | SH | OTHER 2 |
| EMERSON ELECTRIC CO | COM | 291011104 | 54 | 1470 | SH | SOLE |
| EMERSON ELECTRIC CO | COM | 291011104 | 7 | 200 | SH | OTHER |
| EMERSON ELECTRIC CO | COM | 291011104 | 751 | 20503 | SH | DEFINED 2 |
| EMERSON ELECTRIC CO | COM | 291011104 | 172 | 4700 | SH | OTHER 2 |
| EMERSON ELECTRIC CO | COM | 291011104 | 805 | 22000 | SH | DEFINED 3 |
| ENCANA CORP | COM | 292505104 | 37 | 800 | SH | DEFINED 2 |
| ENTERGY CORP. NEW | COM | 29364G103 | 5 | 66 | SH | DEFINED 2 |
| EXELON CORP | COM | 30161N101 | 32 | 580 | SH | SOLE |
| EXELON CORP | COM | 30161N101 | 6 | 100 | SH | OTHER |
| EXELON CORP | COM | 30161N101 | 701 | 12605 | SH | DEFINED 2 |
| EXELON CORP | COM | 30161N101 | 56 | 1000 | SH | OTHER 2 |
| EXELON CORP | COM | 30161N101 | 1223 | 22000 | SH | DEFINED 3 |
| EXXON MOBIL CORP | COM | 30231G102 | 306 | 3833 | SH | SOLE |
| EXXON MOBIL CORP | COM | 30231G102 | 76 | 950 | SH | OTHER |
| EXXON MOBIL CORP | COM | 30231G102 | 4658 | 58350 | SH | DEFINED 2 |
| EXXON MOBIL CORP | COM | 30231G102 | 1852 | 23198 | SH | OTHER 2 |
| EXXON MOBIL CORP | COM | 30231G102 | 2355 | 29500 | SH | DEFINED 3 |
| FPL GROUP INC | COM | 302571104 | 40 | 800 | SH | DEFINED 2 |
| FAIRPOINT COMMUNICATIONS INC. | COM | 305560104 | 0 | 31 | SH | DEFINED 2 |
| FAIRPOINT COMMUNICATIONS INC. | COM | 305560104 | 0 | 3 | SH | OTHER 2 |
| FAMILY DOLLAR STORES | COM | 307000109 | 3 | 100 | SH | DEFINED 2 |
| FASTENAL | COM | 311900104 | 4 | 125 | 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 |
| FEDEX CORPORATION | COM | 31428X106 | 13 | 200 | SH | DEFINED 2 |
| FINANCIAL INSTITUTIONS INC | COM | 317585404 | 1 | 100 | SH | OTHER 2 |
| FIRST MARBLEHEAD CORP | COM | 320771108 | 0 | 750 | SH | OTHER 2 |
| FIRST NIAGARA | COM | 33582V108 | 186 | 11500 | SH | SOLE |
| FISERV INC | COM | 337738108 | 54 | 1495 | SH | SOLE |
| FISERV INC | COM | 337738108 | 648 | 17810 | SH | DEFINED 2 |
| FORD MOTOR CO | COM | 345370860 | 2 | 1000 | SH | DEFINED 2 |
| FORTUNE BRANDS INC | COM | 349631101 | 29 | 700 | SH | DEFINED 2 |
| FRANKLIN RESOURCES | COM | 354613101 | 30 | 465 | SH | SOLE |
| FRANKLIN RESOURCES | COM | 354613101 | 533 | 8355 | SH | DEFINED 2 |
| FRANKLIN RESOURCES | COM | 354613101 | 6 | 100 | SH | OTHER 2 |
| FRANKLIN RESOURCES | COM | 354613101 | 829 | 13000 | SH | DEFINED 3 |
| GENERAL DYNAMICS | COM | 369550108 | 14 | 250 | SH | SOLE |
| GENERAL DYNAMICS | COM | 369550108 | 314 | 5460 | SH | DEFINED 2 |
| GENERAL DYNAMICS | COM | 369550108 | 125 | 2165 | SH | OTHER 2 |
| GENERAL DYNAMICS | COM | 369550108 | 806 | 14000 | SH | DEFINED 3 |
| GENERAL ELECTRIC CO | COM | 369604103 | 107 | 6596 | SH | SOLE |

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|-------------------------------|-----|-----------|------|--------|----|-----------|
| GENERAL ELECTRIC CO | COM | 369604103 | 25 | 1550 | SH | OTHER |
| GENERAL ELECTRIC CO | COM | 369604103 | 2226 | 137409 | SH | DEFINED 2 |
| GENERAL ELECTRIC CO | COM | 369604103 | 1360 | 83928 | SH | OTHER 2 |
| GENERAL ELECTRIC CO | COM | 369604103 | 972 | 60000 | SH | DEFINED 3 |
| GENERAL MILLS INC | COM | 370334104 | 9 | 150 | SH | SOLE |
| GENERAL MILLS INC | COM | 370334104 | 6 | 100 | SH | OTHER |
| GENERAL MILLS INC | COM | 370334104 | 587 | 9660 | SH | DEFINED 2 |
| GENERAL MILLS INC | COM | 370334104 | 149 | 2450 | SH | OTHER 2 |
| GENERAL MILLS INC | COM | 370334104 | 1598 | 26300 | SH | DEFINED 3 |
| GENUINE PARTS CO | COM | 372460105 | 6 | 150 | SH | OTHER 2 |
| GENTIVA | COM | 37247A102 | 6 | 210 | SH | DEFINED 2 |
| GENWORTH FINL | COM | 37247D106 | 0 | 100 | SH | SOLE |
| GENWORTH FINL | COM | 37247D106 | 4 | 1550 | SH | DEFINED 2 |
| GENWORTH FINL | COM | 37247D106 | 4 | 1400 | SH | OTHER 2 |
| GENWORTH FINL | COM | 37247D106 | 133 | 47000 | SH | DEFINED 3 |
| GENZYME | COM | 372917104 | 31 | 460 | SH | SOLE |
| GENZYME | COM | 372917104 | 589 | 8870 | SH | DEFINED 2 |
| GENZYME | COM | 372917104 | 13 | 200 | SH | OTHER 2 |
| GENZYME | COM | 372917104 | 1460 | 22000 | SH | DEFINED 3 |
| GLAXO | COM | 37733W105 | 27 | 725 | SH | DEFINED 2 |
| GLAXO | COM | 37733W105 | 11 | 300 | SH | OTHER 2 |
| GOLDMAN SACHS GROUP | COM | 38141G104 | 25 | 300 | SH | SOLE |
| GOLDMAN SACHS GROUP | COM | 38141G104 | 309 | 3660 | SH | DEFINED 2 |
| GOLDMAN SACHS GROUP | COM | 38141G104 | 84 | 1000 | SH | OTHER 2 |
| GOLDMAN SACHS GROUP | COM | 38141G104 | 760 | 9000 | SH | DEFINED 3 |
| GOOGLE INC | COM | 38259P508 | 5 | 15 | SH | DEFINED 2 |
| GREENBRIER COMPANIES | COM | 393657101 | 1 | 200 | SH | DEFINED 2 |
| HARLEY DAVIDSON INC | COM | 412822108 | 6 | 350 | SH | SOLE |
| HARLEY DAVIDSON INC | COM | 412822108 | 39 | 2276 | SH | DEFINED 2 |
| HARLEY DAVIDSON INC | COM | 412822108 | 44 | 2607 | SH | OTHER 2 |
| HARLEY DAVIDSON INC | COM | 412822108 | 268 | 15800 | SH | DEFINED 3 |
| HARSCO | COM | 415864107 | 16 | 586 | SH | DEFINED 2 |
| HARTFORD FINL SVCS GROUP INC. | COM | 416515104 | 58 | 3533 | SH | DEFINED 2 |
| HARTFORD FINL SVCS GROUP INC. | COM | 416515104 | 23 | 1400 | SH | OTHER 2 |
| HARTFORD FINL SVCS GROUP INC. | COM | 416515104 | 246 | 15000 | SH | DEFINED 3 |
| H J HEINZ CO | COM | 423074103 | 6 | 150 | SH | SOLE |
| H J HEINZ CO | COM | 423074103 | 446 | 11865 | SH | DEFINED 2 |
| H J HEINZ CO | COM | 423074103 | 509 | 13550 | SH | OTHER 2 |
| H J HEINZ CO | COM | 423074103 | 1918 | 51000 | SH | DEFINED 3 |
| HEWLETT PACKARD CO | COM | 428236103 | 68 | 1860 | SH | SOLE |
| HEWLETT PACKARD CO | COM | 428236103 | 15 | 400 | SH | OTHER |
| HEWLETT PACKARD CO | COM | 428236103 | 1371 | 37776 | SH | DEFINED 2 |
| HEWLETT PACKARD CO | COM | 428236103 | 1005 | 27698 | SH | OTHER 2 |
| HEWLETT PACKARD CO | COM | 428236103 | 1089 | 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 | 107 | 4665 | SH | DEFINED 2 |
| HOME DEPOT, INC | COM | 437076102 | 117 | 5075 | SH | OTHER 2 |
| HOSPIRA INC | COM | 441060100 | 7 | 260 | SH | OTHER 2 |
| HOST HOTELS & RESORTS INC | COM | 44107P104 | 0 | 4 | SH | SOLE |
| ITT CORP | COM | 450911102 | 59 | 1290 | SH | SOLE |
| ITT CORP | COM | 450911102 | 1009 | 21950 | SH | DEFINED 2 |
| ITT CORP | COM | 450911102 | 91 | 1975 | SH | OTHER 2 |
| ITT CORP | COM | 450911102 | 920 | 20000 | SH | DEFINED 3 |
| ILLINOIS TOOL WORKS INC. | COM | 452308109 | 50 | 1425 | SH | DEFINED 2 |
| ILLINOIS TOOL WORKS INC. | COM | 452308109 | 56 | 1600 | SH | OTHER 2 |
| ILLINOIS TOOL WORKS INC. | COM | 452308109 | 981 | 28000 | SH | DEFINED 3 |
| INTEL CORP | COM | 458140100 | 51 | 3470 | SH | SOLE |
| INTEL CORP | COM | 458140100 | 10 | 700 | SH | OTHER |
| INTEL CORP | COM | 458140100 | 859 | 58597 | SH | DEFINED 2 |
| INTEL CORP | COM | 458140100 | 225 | 15340 | SH | OTHER 2 |
| INTL BUSINESS MACHINES | COM | 459200101 | 117 | 1393 | SH | SOLE |

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|-------------------------------|-----|-----------|------|-------|----|-----------|
| INTL BUSINESS MACHINES | COM | 459200101 | 8 | 100 | SH | OTHER |
| INTL BUSINESS MACHINES | COM | 459200101 | 1705 | 20256 | SH | DEFINED 2 |
| INTL BUSINESS MACHINES | COM | 459200101 | 852 | 10127 | SH | OTHER 2 |
| INTL BUSINESS MACHINES | COM | 459200101 | 1431 | 17000 | SH | DEFINED 3 |
| INTL GAME TECH | COM | 459902102 | 1 | 100 | SH | DEFINED 2 |
| INTERNATIONAL PAPER CO | COM | 460146103 | 4 | 376 | SH | DEFINED 2 |
| ISHARES | EXC | 464287176 | 2 | 23 | SH | SOLE |
| ISHARES | EXC | 464287234 | 24 | 954 | SH | DEFINED 2 |
| ISHARES | EXC | 46428Q109 | 3 | 290 | SH | DEFINED 2 |
| JDS UNIPHASE CORP | COM | 46612J507 | 0 | 25 | SH | OTHER 2 |
| JPMORGAN CHASE & CO | COM | 46625H100 | 40 | 1279 | SH | SOLE |
| JPMORGAN CHASE & CO | COM | 46625H100 | 627 | 19875 | SH | DEFINED 2 |
| JPMORGAN CHASE & CO | COM | 46625H100 | 168 | 5336 | SH | OTHER 2 |
| JPMORGAN CHASE & CO | COM | 46625H100 | 1419 | 45000 | SH | DEFINED 3 |
| JACOBS ENGINEERING GROUP INC. | COM | 469814107 | 168 | 3486 | SH | OTHER 2 |
| JOHNSON & JOHNSON | COM | 478160104 | 181 | 3024 | SH | SOLE |
| JOHNSON & JOHNSON | COM | 478160104 | 9 | 150 | SH | OTHER |
| JOHNSON & JOHNSON | COM | 478160104 | 2823 | 47176 | SH | DEFINED 2 |
| JOHNSON & JOHNSON | COM | 478160104 | 1681 | 28090 | SH | OTHER 2 |
| JOHNSON & JOHNSON | COM | 478160104 | 1974 | 33000 | SH | DEFINED 3 |
| JOHNSON CONTROLS INC | COM | 478366107 | 19 | 1050 | SH | DEFINED 2 |
| KADANT, INC. | COM | 48282T104 | 11 | 809 | SH | DEFINED 2 |
| KELLOGG CO. | COM | 487836108 | 44 | 1000 | SH | SOLE |
| KELLOGG CO. | COM | 487836108 | 865 | 19725 | SH | DEFINED 2 |
| KELLOGG CO. | COM | 487836108 | 160 | 3650 | SH | OTHER 2 |
| KELLOGG CO. | COM | 487836108 | 1622 | 37000 | 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 | 5 | 200 | SH | SOLE |
| KRAFT FOODS INC | COM | 50075N104 | 351 | 13090 | SH | OTHER 2 |
| LSI CORPORATION | COM | 502161102 | 0 | 71 | SH | DEFINED 2 |
| L3 COMMUNICATIONS HLD INC | COM | 502424104 | 33 | 445 | SH | SOLE |
| L3 COMMUNICATIONS HLD INC | COM | 502424104 | 557 | 7548 | SH | DEFINED 2 |
| L3 COMMUNICATIONS HLD INC | COM | 502424104 | 38 | 520 | SH | OTHER 2 |
| L3 COMMUNICATIONS HLD INC | COM | 502424104 | 1107 | 15000 | SH | DEFINED 3 |
| ELI LILLY & CO | COM | 532457108 | 12 | 300 | SH | OTHER |
| ELI LILLY & CO | COM | 532457108 | 42 | 1050 | SH | DEFINED 2 |
| ELI LILLY & CO | COM | 532457108 | 79 | 1950 | SH | OTHER 2 |
| LOCKHEED MARTIN CORP | COM | 539830109 | 42 | 504 | SH | DEFINED 2 |
| LOCKHEED MARTIN CORP | COM | 539830109 | 50 | 600 | SH | OTHER 2 |
| LOCKHEED MARTIN CORP | COM | 539830109 | 1009 | 12000 | SH | DEFINED 3 |
| LOWES COMPANIES | COM | 548661107 | 14 | 665 | SH | SOLE |
| LOWES COMPANIES | COM | 548661107 | 246 | 11452 | SH | DEFINED 2 |
| LOWES COMPANIES | COM | 548661107 | 135 | 6250 | SH | OTHER 2 |
| LOWES COMPANIES | COM | 548661107 | 603 | 28000 | SH | DEFINED 3 |
| MANULIFE FINL CORP | COM | 56501R106 | 3 | 180 | SH | DEFINED 2 |
| MARRIOTT INTERNATIONAL INC | COM | 571903202 | 4 | 200 | SH | SOLE |
| MARRIOTT INTERNATIONAL INC | COM | 571903202 | 13 | 650 | SH | OTHER 2 |
| MARTHA STEWART LIVING | COM | 573083102 | 0 | 65 | SH | DEFINED 2 |
| MASTERCARD | COM | 57636Q104 | 14 | 100 | SH | DEFINED 2 |
| MCCORMICK & CO | COM | 579780206 | 2 | 75 | SH | OTHER 2 |
| MCDONALDS CORP | COM | 580135101 | 67 | 1080 | SH | SOLE |
| MCDONALDS CORP | COM | 580135101 | 6 | 100 | SH | OTHER |
| MCDONALDS CORP | COM | 580135101 | 1410 | 22675 | SH | DEFINED 2 |
| MCDONALDS CORP | COM | 580135101 | 421 | 6775 | SH | OTHER 2 |
| MCDONALDS CORP | COM | 580135101 | 1866 | 30000 | SH | DEFINED 3 |
| MCGRAW-HILL INC | COM | 580645109 | 37 | 1600 | SH | SOLE |
| MEDCO HEALTH SOLUTIONS | COM | 58405U102 | 56 | 1325 | SH | SOLE |
| MEDCO HEALTH SOLUTIONS | COM | 58405U102 | 1036 | 24729 | SH | DEFINED 2 |
| MEDCO HEALTH SOLUTIONS | COM | 58405U102 | 1676 | 40000 | SH | DEFINED 3 |
| MEDTRONIC, INC | COM | 585055106 | 31 | 1000 | SH | SOLE |
| MEDTRONIC, INC | COM | 585055106 | 786 | 25010 | SH | DEFINED 2 |

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|-----------------------------|-----|-----------|------|-------|----|---------|---|
| MEDTRONIC, INC | COM | 585055106 | 68 | 2150 | SH | OTHER | 2 |
| MEDTRONIC, INC | COM | 585055106 | 880 | 28000 | SH | DEFINED | 3 |
| MERCK & CO | COM | 589331107 | 15 | 500 | SH | SOLE | |
| MERCK & CO | COM | 589331107 | 85 | 2783 | SH | DEFINED | 2 |
| MERCK & CO | COM | 589331107 | 196 | 6450 | SH | OTHER | 2 |
| MERRILL LYNCH | COM | 590188108 | 38 | 3275 | SH | DEFINED | 2 |
| MERRILL LYNCH | COM | 590188108 | 26 | 2250 | SH | OTHER | 2 |
| MICROSOFT CORP. | COM | 594918104 | 76 | 3895 | SH | SOLE | |
| MICROSOFT CORP. | COM | 594918104 | 16 | 800 | SH | OTHER | |
| MICROSOFT CORP. | COM | 594918104 | 1439 | 74010 | SH | DEFINED | 2 |
| MICROSOFT CORP. | COM | 594918104 | 712 | 36618 | SH | OTHER | 2 |
| MICROSOFT CORP. | COM | 594918104 | 1186 | 61000 | SH | DEFINED | 3 |
| MOHAWK INDUSTRIES INC | COM | 608190104 | 10 | 225 | SH | DEFINED | 2 |
| MONSANTO CO NEW | COM | 61166W101 | 29 | 417 | SH | DEFINED | 2 |
| NATIONAL CITY CORP | COM | 635405103 | 0 | 200 | SH | OTHER | 2 |
| NATIONAL HEALTH INVESTORS | COM | 63633D104 | 14 | 502 | SH | DEFINED | 2 |
| NATIONAL OIL WELL VARCO INC | COM | 637071101 | 47 | 1925 | SH | SOLE | |
| NATIONAL OIL WELL VARCO INC | COM | 637071101 | 571 | 23359 | SH | DEFINED | 2 |
| NATIONAL OIL WELL VARCO INC | COM | 637071101 | 62 | 2550 | SH | OTHER | 2 |
| NATIONAL OIL WELL VARCO INC | COM | 637071101 | 904 | 37000 | SH | DEFINED | 3 |
| NEUSTAR INC | COM | 64126X201 | 10 | 525 | SH | SOLE | |
| NEUSTAR INC | COM | 64126X201 | 111 | 5788 | SH | DEFINED | 2 |
| NEUSTAR INC | COM | 64126X201 | 16 | 850 | SH | OTHER | 2 |
| NEUSTAR INC | COM | 64126X201 | 976 | 51000 | SH | DEFINED | 3 |
| NIKE INC | COM | 654106103 | 42 | 825 | SH | SOLE | |
| NIKE INC | COM | 654106103 | 576 | 11285 | SH | DEFINED | 2 |
| NIKE INC | COM | 654106103 | 41 | 800 | SH | OTHER | 2 |
| NIKE INC | COM | 654106103 | 1204 | 23600 | SH | DEFINED | 3 |
| NOKIA CORP | COM | 654902204 | 2 | 125 | SH | SOLE | |
| NOKIA CORP | COM | 654902204 | 56 | 3615 | SH | DEFINED | 2 |
| NOKIA CORP | COM | 654902204 | 8 | 500 | SH | OTHER | 2 |
| NOKIA CORP | COM | 654902204 | 702 | 45000 | SH | DEFINED | 3 |
| NORTHERN TRUST CORP | COM | 665859104 | 7 | 125 | SH | OTHER | 2 |
| NOVARTIS A G | COM | 66987V109 | 4 | 90 | SH | DEFINED | 2 |
| NOVARTIS A G | COM | 66987V109 | 12 | 250 | SH | OTHER | 2 |
| NUVEEN | EXC | 67066V101 | 12 | 1167 | SH | DEFINED | 2 |
| NUVEEN | EXC | 67070A101 | 3 | 360 | SH | DEFINED | 2 |
| OCCIDENTAL PETROLEUM CORP | COM | 674599105 | 12 | 200 | SH | SOLE | |
| OCCIDENTAL PETROLEUM CORP | COM | 674599105 | 19 | 320 | SH | DEFINED | 2 |
| OLIN CORP | COM | 680665205 | 5 | 300 | SH | OTHER | 2 |
| ORACLE CORP | COM | 68389X105 | 50 | 2805 | SH | SOLE | |
| ORACLE CORP | COM | 68389X105 | 1049 | 59140 | SH | DEFINED | 2 |
| ORACLE CORP | COM | 68389X105 | 91 | 5150 | SH | OTHER | 2 |
| ORACLE CORP | COM | 68389X105 | 1330 | 75000 | SH | DEFINED | 3 |
| PNC FINANCIAL | COM | 693475105 | 17 | 350 | SH | SOLE | |
| PNC FINANCIAL | COM | 693475105 | 357 | 7295 | SH | DEFINED | 2 |
| PNC FINANCIAL | COM | 693475105 | 5 | 100 | SH | OTHER | 2 |
| PNC FINANCIAL | COM | 693475105 | 1225 | 25000 | SH | DEFINED | 3 |
| P P G INDUSTRIES INC | COM | 693506107 | 25 | 600 | SH | DEFINED | 2 |
| PACKAGING CORP OF AMERICA | COM | 695156109 | 29 | 2125 | SH | SOLE | |
| PACKAGING CORP OF AMERICA | COM | 695156109 | 430 | 31933 | SH | DEFINED | 2 |
| PARKER-HANNIFIN | COM | 701094104 | 9 | 200 | SH | DEFINED | 2 |
| PARKER-HANNIFIN | COM | 701094104 | 95 | 2225 | SH | OTHER | 2 |
| PARKER-HANNIFIN | COM | 701094104 | 1064 | 25000 | SH | DEFINED | 3 |
| PEPSICO INC | COM | 713448108 | 170 | 3110 | SH | SOLE | |
| PEPSICO INC | COM | 713448108 | 11 | 200 | SH | OTHER | |
| PEPSICO INC | COM | 713448108 | 2608 | 47626 | SH | DEFINED | 2 |
| PEPSICO INC | COM | 713448108 | 1541 | 28131 | SH | OTHER | 2 |
| PEPSICO INC | COM | 713448108 | 1742 | 31800 | SH | DEFINED | 3 |
| PETSMART INC | COM | 716768106 | 4 | 225 | SH | DEFINED | 2 |
| PFIZER INC | COM | 717081103 | 470 | 26560 | SH | DEFINED | 2 |
| PFIZER INC | COM | 717081103 | 90 | 5075 | SH | OTHER | 2 |

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| PHILIP MORRIS INTERNATIONAL INC | COM | 718172109 | 22 | 500 | SH | SOLE |
| PHILIP MORRIS INTERNATIONAL INC | COM | 718172109 | 602 | 13842 | SH | OTHER 2 |
| POWERSHARES | EXC | 73935A104 | 2 | 60 | SH | SOLE |
| POWERSHARES | EXC | 73935X500 | 13 | 1560 | SH | DEFINED 2 |
| POWERSHARES | EXC | 73935X575 | 4 | 250 | SH | DEFINED 2 |
| PRAXAIR, INC. | COM | 74005P104 | 54 | 905 | SH | SOLE |
| PRAXAIR, INC. | COM | 74005P104 | 6 | 100 | SH | OTHER |
| PRAXAIR, INC. | COM | 74005P104 | 916 | 15435 | SH | DEFINED 2 |
| PRAXAIR, INC. | COM | 74005P104 | 96 | 1625 | SH | OTHER 2 |
| PRAXAIR, INC. | COM | 74005P104 | 1187 | 20000 | SH | DEFINED 3 |
| PRECISION CASTPARTS CORP | COM | 740189105 | 12 | 200 | SH | DEFINED 2 |
| T ROWE PRICE | COM | 74144T108 | 64 | 1800 | SH | SOLE |
| T ROWE PRICE | COM | 74144T108 | 5 | 150 | SH | OTHER |
| T ROWE PRICE | COM | 74144T108 | 1095 | 30895 | SH | DEFINED 2 |
| T ROWE PRICE | COM | 74144T108 | 296 | 8350 | SH | OTHER 2 |
| T ROWE PRICE | COM | 74144T108 | 1772 | 50000 | SH | DEFINED 3 |
| PROCTER & GAMBLE CO | COM | 742718109 | 120 | 1940 | SH | SOLE |
| PROCTER & GAMBLE CO | COM | 742718109 | 34 | 550 | SH | OTHER |
| PROCTER & GAMBLE CO | COM | 742718109 | 2241 | 36253 | SH | DEFINED 2 |
| PROCTER & GAMBLE CO | COM | 742718109 | 1119 | 18095 | SH | OTHER 2 |
| PROCTER & GAMBLE CO | COM | 742718109 | 1236 | 20000 | SH | DEFINED 3 |
| PROGRESS ENERGY INC | COM | 743263105 | 4 | 100 | SH | SOLE |
| PROGRESS ENERGY INC | COM | 743263105 | 4 | 100 | SH | DEFINED 2 |
| PROGRESS ENERGY INC | COM | 743263105 | 8 | 200 | SH | OTHER 2 |
| PROGRESS ENERGY INC | COM | 743263105 | 996 | 25000 | SH | DEFINED 3 |
| PRUDENTIAL FINANCIAL | COM | 744320102 | 8 | 250 | SH | DEFINED 2 |
| PRUDENTIAL FINANCIAL | COM | 744320102 | 3 | 100 | SH | OTHER 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 | 67 | 1300 | SH | OTHER 2 |
| REPSOL YPF SA | COM | 76026T205 | 2 | 100 | SH | OTHER 2 |
| RESEARCH IN MOTION USD COMMON | COM | 760975102 | 37 | 900 | SH | SOLE |
| RESEARCH IN MOTION USD COMMON | COM | 760975102 | 418 | 10300 | SH | DEFINED 2 |
| ROCKWELL AUTOMATION INC | COM | 773903109 | 5 | 150 | SH | DEFINED 2 |
| ROCKWELL COLLINS INC | COM | 774341101 | 16 | 400 | SH | SOLE |
| ROCKWELL COLLINS INC | COM | 774341101 | 43 | 1100 | SH | DEFINED 2 |
| ROCKWELL COLLINS INC | COM | 774341101 | 665 | 17000 | SH | DEFINED 3 |
| ROYAL DUTCH SHELL PLC | COM | 780259206 | 125 | 2366 | SH | DEFINED 2 |
| ROYAL DUTCH SHELL PLC | COM | 780259206 | 11 | 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 | 53 | 1600 | SH | SOLE |
| ST JUDE MEDICAL INC | COM | 790849103 | 801 | 24315 | SH | DEFINED 2 |
| ST JUDE MEDICAL INC | COM | 790849103 | 61 | 1850 | SH | OTHER 2 |
| ST JUDE MEDICAL INC | COM | 790849103 | 1285 | 39000 | SH | DEFINED 3 |
| SARA LEE CORP | COM | 803111103 | 23 | 2400 | SH | DEFINED 2 |
| SCHLUMBERGER LTD | COM | 806857108 | 17 | 406 | SH | SOLE |
| SCHLUMBERGER LTD | COM | 806857108 | 68 | 1611 | SH | DEFINED 2 |
| SCHLUMBERGER LTD | COM | 806857108 | 59 | 1400 | SH | OTHER 2 |
| CHARLES SCHWAB CO. | COM | 808513105 | 71 | 4398 | SH | DEFINED 2 |
| SIGMA-ALDRICH CORP | COM | 826552101 | 4 | 100 | SH | DEFINED 2 |
| SMUCKER (J.M.) | COM | 832696405 | 2 | 50 | SH | OTHER 2 |
| SONOCO PRODUCTS | COM | 835495102 | 28 | 1200 | SH | DEFINED 2 |
| SOUTHERN CO | COM | 842587107 | 37 | 1000 | SH | SOLE |
| SOUTHERN CO | COM | 842587107 | 7 | 200 | SH | OTHER |
| SOUTHERN CO | COM | 842587107 | 713 | 19268 | SH | DEFINED 2 |
| SOUTHERN CO | COM | 842587107 | 87 | 2350 | SH | OTHER 2 |
| SOUTHERN CO | COM | 842587107 | 666 | 18000 | SH | DEFINED 3 |
| SOUTHWEST AIRLINES | COM | 844741108 | 69 | 8000 | SH | DEFINED 2 |
| SPECTRA ENERGY CORP | COM | 847560109 | 8 | 490 | SH | DEFINED 2 |
| STAPLES INCORPORATED | COM | 855030102 | 44 | 2460 | SH | SOLE |
| STAPLES INCORPORATED | COM | 855030102 | 835 | 46580 | SH | DEFINED 2 |

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| STAPLES INCORPORATED | COM | 855030102 | 111 | 6200 | SH | OTHER | 2 |
| STAPLES INCORPORATED | COM | 855030102 | 538 | 30000 | SH | DEFINED | 3 |
| STARBUCKS CORP | COM | 855244109 | 0 | 100 | SH | SOLE | |
| 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 | 313 | 7956 | SH | DEFINED | 2 |
| STATE STREET CORP COM | COM | 857477103 | 33 | 850 | SH | OTHER | 2 |
| STRYKER CORP | COM | 863667101 | 31 | 775 | SH | SOLE | |
| STRYKER CORP | COM | 863667101 | 612 | 15330 | SH | DEFINED | 2 |
| STRYKER CORP | COM | 863667101 | 31 | 775 | SH | OTHER | 2 |
| STRYKER CORP | COM | 863667101 | 1119 | 28000 | SH | DEFINED | 3 |
| SUFFOLK BANCORP | COM | 864739107 | 18 | 500 | SH | SOLE | |
| SUFFOLK BANCORP | COM | 864739107 | 145 | 4040 | SH | DEFINED | 2 |
| SUNCOR ENERGY INC | COM | 867229106 | 5 | 240 | SH | DEFINED | 2 |
| SYMANTEC CORP | COM | 871503108 | 5 | 400 | SH | DEFINED | 2 |
| TJX COMPANIES | COM | 872540109 | 2 | 100 | SH | OTHER | 2 |
| TARGET CORP | COM | 87612E106 | 17 | 500 | SH | SOLE | |
| TARGET CORP | COM | 87612E106 | 7 | 200 | SH | OTHER | |
| TARGET CORP | COM | 87612E106 | 508 | 14706 | SH | DEFINED | 2 |
| TARGET CORP | COM | 87612E106 | 146 | 4217 | SH | OTHER | 2 |
| TARGET CORP | COM | 87612E106 | 639 | 18500 | SH | DEFINED | 3 |
| TEMPLE INLAND INC | COM | 879868107 | 3 | 720 | SH | DEFINED | 2 |
| TEVA PHARM INDUS ADR | COM | 881624209 | 14 | 320 | SH | SOLE | |
| TEVA PHARM INDUS ADR | COM | 881624209 | 44 | 1045 | SH | DEFINED | 2 |
| TEVA PHARM INDUS ADR | COM | 881624209 | 140 | 3300 | SH | OTHER | 2 |
| TEXAS INSTRUMENTS INC | COM | 882508104 | 5 | 300 | SH | SOLE | |
| TEXAS INSTRUMENTS INC | COM | 882508104 | 9 | 600 | SH | DEFINED | 2 |
| TEXAS INSTRUMENTS INC | COM | 882508104 | 621 | 40000 | SH | DEFINED | 3 |
| THERMO FISHER SCIENTIFIC INC | COM | 883556102 | 22 | 655 | SH | DEFINED | 2 |
| 3M COMPANY | COM | 88579Y101 | 5 | 80 | SH | SOLE | |
| 3M COMPANY | COM | 88579Y101 | 224 | 3893 | SH | DEFINED | 2 |
| 3M COMPANY | COM | 88579Y101 | 294 | 5101 | SH | OTHER | 2 |
| TIFFANY | COM | 886547108 | 8 | 350 | SH | DEFINED | 2 |
| TIFFANY | COM | 886547108 | 7 | 300 | SH | OTHER | 2 |
| TIME WARNER INC NEW | COM | 887317105 | 14 | 1400 | SH | DEFINED | 2 |
| TORONTO-DOMINION BANK | COM | 891160509 | 53 | 1465 | SH | DEFINED | 2 |
| TORONTO-DOMINION BANK | COM | 891160509 | 12 | 347 | SH | OTHER | 2 |
| TRUSTCO BANK CORP | COM | 898349105 | 45 | 4712 | SH | DEFINED | 2 |
| TRUSTCO BANK CORP | COM | 898349105 | 296 | 31122 | SH | OTHER | 2 |
| U.S. BANCORP | COM | 902973304 | 53 | 2100 | SH | SOLE | |
| U.S. BANCORP | COM | 902973304 | 697 | 27850 | SH | DEFINED | 2 |
| U.S. BANCORP | COM | 902973304 | 35 | 1400 | SH | OTHER | 2 |
| U.S. BANCORP | COM | 902973304 | 875 | 35000 | SH | DEFINED | 3 |
| UNION PACIFIC CORP | COM | 907818108 | 6 | 134 | SH | DEFINED | 2 |
| UNITED PARCEL SERVICE | COM | 911312106 | 17 | 300 | SH | DEFINED | 2 |
| UNITED TECHNOLOGIES CORP | COM | 913017109 | 75 | 1405 | SH | SOLE | |
| UNITED TECHNOLOGIES CORP | COM | 913017109 | 1281 | 23890 | SH | DEFINED | 2 |
| UNITED TECHNOLOGIES CORP | COM | 913017109 | 600 | 11200 | SH | OTHER | 2 |
| UNITED TECHNOLOGIES CORP | COM | 913017109 | 1126 | 21000 | SH | DEFINED | 3 |
| UNITEDHEALTH GROUP INC | COM | 91324P102 | 3 | 100 | SH | DEFINED | 2 |
| VALERO ENERGY CORP | COM | 91913Y100 | 5 | 217 | SH | DEFINED | 2 |
| VALERO ENERGY CORP | COM | 91913Y100 | 4 | 200 | SH | OTHER | 2 |
| VALERO ENERGY CORP | COM | 91913Y100 | 498 | 23000 | SH | DEFINED | 3 |
| VERIZON COMMUNICATIONS INC | COM | 92343V104 | 85 | 2515 | SH | SOLE | |
| VERIZON COMMUNICATIONS INC | COM | 92343V104 | 1518 | 44790 | SH | DEFINED | 2 |
| VERIZON COMMUNICATIONS INC | COM | 92343V104 | 434 | 12799 | SH | OTHER | 2 |
| VERIZON COMMUNICATIONS INC | COM | 92343V104 | 2237 | 66000 | SH | DEFINED | 3 |
| VIACOM INC NEW | COM | 92553P201 | 41 | 2170 | SH | OTHER | 2 |
| VISA INC. | COM | 92826C839 | 16 | 300 | SH | DEFINED | 2 |
| VODAFONE GROUP PLC NEW | COM | 92857W209 | 7 | 350 | SH | DEFINED | 2 |
| WACHOVIA CORP | COM | 929903102 | 0 | 150 | SH | DEFINED | 2 |
| WACHOVIA CORP | COM | 929903102 | 2 | 300 | SH | OTHER | 2 |

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|-----------------------|-----|-----------|------|-------|----|-----------|
| WALMART STORES INC | COM | 931142103 | 84 | 1490 | SH | SOLE |
| WALMART STORES INC | COM | 931142103 | 8 | 150 | SH | OTHER |
| WALMART STORES INC | COM | 931142103 | 1211 | 21608 | SH | DEFINED 2 |
| WALMART STORES INC | COM | 931142103 | 42 | 750 | SH | OTHER 2 |
| WALGREEN CO | COM | 931422109 | 18 | 730 | SH | SOLE |
| WALGREEN CO | COM | 931422109 | 2 | 100 | SH | OTHER |
| WALGREEN CO | COM | 931422109 | 468 | 18983 | SH | DEFINED 2 |
| WALGREEN CO | COM | 931422109 | 64 | 2575 | SH | OTHER 2 |
| WALGREEN CO | COM | 931422109 | 530 | 21500 | SH | DEFINED 3 |
| WASHINGTON FED INC | COM | 938824109 | 12 | 800 | SH | DEFINED 2 |
| WELLPOINT INC. | COM | 94973V107 | 13 | 300 | SH | OTHER 2 |
| WELLS FARGO | COM | 949746101 | 42 | 1430 | SH | SOLE |
| WELLS FARGO | COM | 949746101 | 15 | 500 | SH | OTHER |
| WELLS FARGO | COM | 949746101 | 1143 | 38788 | SH | DEFINED 2 |
| WELLS FARGO | COM | 949746101 | 147 | 4994 | SH | OTHER 2 |
| WILBER CORP | COM | 967797101 | 14 | 2000 | SH | SOLE |
| WILMINGTON TR. CORP | COM | 971807102 | 0 | 40 | SH | OTHER 2 |
| WINDSTREAM CORP | COM | 97381W104 | 21 | 2326 | SH | DEFINED 2 |
| WISCONSIN ENERGY CORP | COM | 976657106 | 25 | 600 | SH | DEFINED 2 |
| WYETH CORP | COM | 983024100 | 194 | 5167 | SH | DEFINED 2 |
| WYETH CORP | COM | 983024100 | 713 | 19000 | SH | OTHER 2 |
| YAHOO INC | COM | 984332106 | 4 | 300 | SH | OTHER |
| YUM BRANDS INC | COM | 988498101 | 59 | 1860 | SH | DEFINED 2 |
| ZIMMER | COM | 98956P102 | 15 | 375 | SH | SOLE |
| ZIMMER | COM | 98956P102 | 658 | 16268 | SH | DEFINED 2 |
| ZIMMER | COM | 98956P102 | 70 | 1720 | SH | OTHER 2 |
| ACCENTURE LTD | COM | G1150G111 | 153 | 4665 | SH | DEFINED 2 |
| ACCENTURE LTD | COM | G1150G111 | 167 | 5100 | SH | OTHER 2 |
| NOBLE CORP | COM | G65422100 | 22 | 1000 | SH | SOLE |
| NOBLE CORP | COM | G65422100 | 606 | 27415 | SH | DEFINED 2 |
| NOBLE CORP | COM | G65422100 | 39 | 1750 | SH | OTHER 2 |
| NOBLE CORP | COM | G65422100 | 1060 | 48000 | SH | DEFINED 3 |