ARROW FINANCIAL CORP Form 8-K July 15, 2008

# UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

#### FORM 8-K

#### **CURRENT REPORT**

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): July 15, 2008

#### **ARROW FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

New York	-	0-12507	<u>22-2448962</u>
(State or other jurisdict incorporation)	ion of Com	mission File Number	(IRS Employer Identification Number)
incorporation)			

#### 250 GLEN STREET, GLENS FALLS, NEW YORK 12801

(Address of principal executive offices) (Zip Code)

Registrant s telephone number, including area code: (518) 745-1000

(Former name or former address, if changed since last report)

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

[] Written communication pursuant to Rule 425 under Securities Act (17 CFR 230.425)

[] Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

[] Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

[] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

#### Item 2.02.

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

On July 15, 2008, Arrow Financial Corporation issued a press release containing unaudited financial information and accompanying discussion for the quarter-to-date and year-to-date periods ended June 30, 2008. A copy of this press release is furnished as Exhibit 99 to this report on Form 8-K.

Item 9.01.

**Financial Statements and Exhibits** 

**Exhibits:** 

Exhibit No.

**Description** 

Exhibit 99

Arrow Financial Corporation Press Release dated July 15, 2008.

#### **SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

#### ARROW FINANCIAL CORPORATION

### Registrant

Date: <u>July 15, 2008</u>	/s/ Terry R. Goodemote		
	Terry R. Goodemote, Senior Vice President,		

Treasurer and Chief Financial Officer

# **EXHIBIT INDEX**

Exhibit No.

Description

Exhibit 99

Arrow Financial Corporation Press Release dated July 15, 2008.

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