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ARROW FINANCIAL CORP
Form 13F-HR
October 28, 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: 09/30/2010

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 10/25/2010

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

I AM SIGNING THIS REPORT AS REQUIRED BY THE SECURITIES EXCHANGE ACT OF 1934

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: \$ 238,063

List of Other Included Managers:

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| No. | 13F File Number | Name |
|-----|-----------------|---|
| 2 | 28-03696 | GLENS FALLS NATIONAL BANK & TRUST COMPANY |
| 3 | 28-12534 | NORTH COUNTRY INV. ADVISERS, INC |

FORM 13F INFORMATION TABLE

| NAME OF ISSUER | TITLE OF CLASS | CUSIP | VALUE (X \$1000) | SHARES/ PRN | SH/ AMOUNT | PUT/ CALL | INVTMT DISCRN | OT MA |
|------------------------------|----------------|-----------|------------------|-------------|------------|-----------|---------------|-------|
| AT&T INC | COM | 00206R102 | 133 | 4655 | SH | | SOLE | |
| AT&T INC | COM | 00206R102 | 37 | 1300 | SH | | OTHER | |
| AT&T INC | COM | 00206R102 | 1396 | 48819 | SH | | DEFINED | 2 |
| AT&T INC | COM | 00206R102 | 480 | 16800 | SH | | OTHER | 2 |
| AT&T INC | COM | 00206R102 | 724 | 25300 | SH | | DEFINED | 3 |
| ABBOTT LABORATORIES | COM | 002824100 | 112 | 2138 | SH | | SOLE | |
| ABBOTT LABORATORIES | COM | 002824100 | 10 | 200 | SH | | OTHER | |
| ABBOTT LABORATORIES | COM | 002824100 | 2119 | 40565 | SH | | DEFINED | 2 |
| ABBOTT LABORATORIES | COM | 002824100 | 380 | 7278 | SH | | OTHER | 2 |
| ABBOTT LABORATORIES | COM | 002824100 | 2053 | 39300 | SH | | DEFINED | 3 |
| ABERCROMBIE & FITCH CO | COM | 002896207 | 6 | 160 | SH | | DEFINED | 2 |
| ADOBE SYSTEMS | COM | 00724F101 | 31 | 1200 | SH | | SOLE | |
| ADOBE SYSTEMS | COM | 00724F101 | 522 | 19955 | SH | | DEFINED | 2 |
| ADOBE SYSTEMS | COM | 00724F101 | 31 | 1200 | SH | | OTHER | 2 |
| ADOBE SYSTEMS | COM | 00724F101 | 518 | 19800 | SH | | DEFINED | 3 |
| AIR PRODUCTS & CHEMICALS INC | COM | 009158106 | 48 | 574 | SH | | DEFINED | 2 |
| AIR PRODUCTS & CHEMICALS INC | COM | 009158106 | 149 | 1800 | SH | | OTHER | 2 |
| ALCATEL-LUCENT | COM | 013904305 | 0 | 1 | SH | | DEFINED | 2 |
| ALLIANT ENERGY CORP | COM | 018802108 | 35 | 975 | SH | | SOLE | |
| ALLIANT ENERGY CORP | COM | 018802108 | 675 | 18560 | SH | | DEFINED | 2 |
| ALLIANT ENERGY CORP | COM | 018802108 | 27 | 750 | SH | | OTHER | 2 |
| ALLIANT ENERGY CORP | COM | 018802108 | 193 | 5300 | SH | | DEFINED | 3 |
| ALLSCRIPTS-MISYS | COM | 01988P108 | 18 | 1000 | SH | | DEFINED | 2 |
| ALLSTATE CORP | COM | 020002101 | 1 | 40 | SH | | DEFINED | 2 |
| ALLSTATE CORP | COM | 020002101 | 3 | 100 | SH | | OTHER | 2 |
| ALTRIA GROUP INC | COM | 02209S103 | 15 | 629 | SH | | SOLE | |
| ALTRIA GROUP INC | COM | 02209S103 | 145 | 6042 | SH | | DEFINED | 2 |
| ALTRIA GROUP INC | COM | 02209S103 | 11 | 450 | SH | | OTHER | 2 |
| AMAZON.COM INC | COM | 023135106 | 24 | 150 | SH | | SOLE | |
| AMAZON.COM INC | COM | 023135106 | 203 | 1290 | SH | | DEFINED | 2 |
| AMAZON.COM INC | COM | 023135106 | 1005 | 6400 | SH | | DEFINED | 3 |
| AMERICAN ELECTRIC POWER CO | COM | 025537101 | 13 | 360 | SH | | DEFINED | 2 |
| AMERICAN EXPRESS CO | COM | 025816109 | 69 | 1635 | SH | | SOLE | |
| AMERICAN EXPRESS CO | COM | 025816109 | 13 | 300 | SH | | OTHER | |
| AMERICAN EXPRESS CO | COM | 025816109 | 1148 | 27325 | SH | | DEFINED | 2 |
| AMERICAN EXPRESS CO | COM | 025816109 | 164 | 3900 | SH | | OTHER | 2 |
| AMERICAN EXPRESS CO | COM | 025816109 | 1030 | 24500 | SH | | DEFINED | 3 |
| AMERIPRISE FINL INC | COM | 03076C106 | 4 | 80 | SH | | DEFINED | 2 |
| AMGEN INC | COM | 031162100 | 8 | 150 | SH | | OTHER | |
| AMGEN INC | COM | 031162100 | 42 | 768 | SH | | DEFINED | 2 |
| ANALOG DEVICES, INC. | COM | 032654105 | 6 | 200 | SH | | DEFINED | 2 |
| ANGIODYNAMICS INC | COM | 03475V101 | 8 | 550 | SH | | DEFINED | 2 |
| ANNALY CAPITAL MGMT INC | COM | 035710409 | 22 | 1224 | SH | | DEFINED | 2 |
| APACHE CORP | COM | 037411105 | 55 | 559 | SH | | DEFINED | 2 |
| APPLE INC | COM | 037833100 | 98 | 345 | SH | | SOLE | |
| APPLE INC | COM | 037833100 | 2613 | 9207 | SH | | DEFINED | 2 |
| APPLE INC | COM | 037833100 | 268 | 945 | SH | | OTHER | 2 |
| APPLE INC | COM | 037833100 | 2369 | 8350 | SH | | DEFINED | 3 |
| APPLIED MATERIALS INC | COM | 038222105 | 1 | 100 | SH | | OTHER | 2 |
| AQUA AMER INC | COM | 03836W103 | 4 | 200 | SH | | DEFINED | 2 |
| AQUA AMER INC | COM | 03836W103 | 30 | 1465 | SH | | OTHER | 2 |

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|--------------------------------|-----|-----------|-------|---------|----|---------|---|
| ARCHER DANIELS MIDLAND CO | COM | 039483102 | 5 | 160 | SH | DEFINED | 2 |
| ARCHER DANIELS MIDLAND CO | PRE | 039483201 | 30 | 720 | SH | DEFINED | 2 |
| ARROW | COM | 042744102 | 11 | 427 | SH | SOLE | |
| ARROW | COM | 042744102 | 33487 | 1335221 | SH | DEFINED | 2 |
| ARROW | COM | 042744102 | 598 | 23824 | SH | OTHER | 2 |
| ATHENAHEALTH INC. | COM | 04685W103 | 3 | 100 | SH | DEFINED | 2 |
| AUTODESK INC | COM | 052769106 | 10 | 300 | SH | DEFINED | 2 |
| AUTOMATIC DATA PROCESSING | COM | 053015103 | 24 | 568 | SH | SOLE | |
| AUTOMATIC DATA PROCESSING | COM | 053015103 | 164 | 3900 | SH | DEFINED | 2 |
| AUTOMATIC DATA PROCESSING | COM | 053015103 | 293 | 6980 | SH | OTHER | 2 |
| BP PLC | COM | 055622104 | 36 | 864 | SH | DEFINED | 2 |
| BP PLC | COM | 055622104 | 152 | 3700 | SH | OTHER | 2 |
| BAKER HUGHES INC | COM | 057224107 | 16 | 375 | SH | DEFINED | 2 |
| BAKER HUGHES INC | COM | 057224107 | 26 | 600 | SH | OTHER | 2 |
| BANK OF AMERICA CORP | COM | 060505104 | 12 | 890 | SH | SOLE | |
| BANK OF AMERICA CORP | COM | 060505104 | 169 | 12891 | SH | DEFINED | 2 |
| BANK OF AMERICA CORP | COM | 060505104 | 32 | 2439 | SH | OTHER | 2 |
| BANK OF NEW YORK MELLON CORP | COM | 064058100 | 74 | 2832 | SH | SOLE | |
| BANK OF NEW YORK MELLON CORP | COM | 064058100 | 876 | 33523 | SH | DEFINED | 2 |
| BANK OF NEW YORK MELLON CORP | COM | 064058100 | 131 | 5001 | SH | OTHER | 2 |
| BANK OF NEW YORK MELLON CORP | COM | 064058100 | 1561 | 59730 | SH | DEFINED | 3 |
| BARRICK GOLD | COM | 067901108 | 13 | 289 | SH | DEFINED | 2 |
| BAXTER INTL INC | COM | 071813109 | 65 | 1360 | SH | SOLE | |
| BAXTER INTL INC | COM | 071813109 | 5 | 100 | SH | OTHER | |
| BAXTER INTL INC | COM | 071813109 | 995 | 20850 | SH | DEFINED | 2 |
| BAXTER INTL INC | COM | 071813109 | 285 | 5973 | SH | OTHER | 2 |
| BAXTER INTL INC | COM | 071813109 | 978 | 20500 | SH | DEFINED | 3 |
| BERKSHIRE HATHAWAY INC | COM | 084670702 | 8 | 100 | SH | SOLE | |
| BERKSHIRE HATHAWAY INC | COM | 084670702 | 230 | 2781 | SH | DEFINED | 2 |
| BERKSHIRE HATHAWAY INC | COM | 084670702 | 8 | 100 | SH | OTHER | 2 |
| BERKSHIRE HILLS BANCORP INC | COM | 084680107 | 28 | 1500 | SH | SOLE | |
| BEST BUY CO | COM | 086516101 | 4 | 100 | SH | DEFINED | 2 |
| BLACKROCK INC | COM | 09247X101 | 31 | 185 | SH | SOLE | |
| BLACKROCK INC | COM | 09247X101 | 392 | 2300 | SH | DEFINED | 2 |
| BLACKROCK INC | COM | 09247X101 | 34 | 200 | SH | OTHER | 2 |
| BLACKROCK INC | COM | 09247X101 | 1515 | 8900 | SH | DEFINED | 3 |
| BOEING COMPANY | COM | 097023105 | 70 | 1050 | SH | DEFINED | 2 |
| BOSTON SCIENTIFIC CORP | COM | 101137107 | 2 | 265 | SH | DEFINED | 2 |
| BRISTOL MYERS SQUIBB | COM | 110122108 | 15 | 545 | SH | SOLE | |
| BRISTOL MYERS SQUIBB | COM | 110122108 | 127 | 4675 | SH | DEFINED | 2 |
| BRISTOL MYERS SQUIBB | COM | 110122108 | 38 | 1405 | SH | OTHER | 2 |
| BROADRIDGE FINANCIAL SOLUTIONS | COM | 11133T103 | 14 | 600 | SH | DEFINED | 2 |
| BROWN FOREMAN DISTILLERS CORP | COM | 115637100 | 27 | 432 | SH | DEFINED | 2 |
| BROWN FOREMAN DISTILLERS CORP | COM | 115637209 | 38 | 610 | SH | DEFINED | 2 |
| BUCKEYE PARTNERS L P | COM | 118230101 | 32 | 500 | SH | DEFINED | 2 |
| CVS/CAREMARK CORP | COM | 126650100 | 17 | 550 | SH | SOLE | |
| CVS/CAREMARK CORP | COM | 126650100 | 344 | 10916 | SH | DEFINED | 2 |
| CVS/CAREMARK CORP | COM | 126650100 | 5 | 150 | 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 | 41 | 1075 | SH | SOLE | |
| CARNIVAL | COM | 143658300 | 321 | 8398 | SH | DEFINED | 2 |
| CARNIVAL | COM | 143658300 | 20 | 534 | SH | OTHER | 2 |
| CARNIVAL | COM | 143658300 | 1115 | 29200 | SH | DEFINED | 3 |
| CASELLA WASTE SYSTEMS INC | COM | 147448104 | 13 | 3000 | SH | DEFINED | 2 |
| CATERPILLAR INC | COM | 149123101 | 54 | 680 | SH | SOLE | |
| CATERPILLAR INC | COM | 149123101 | 538 | 6841 | SH | DEFINED | 2 |
| CATERPILLAR INC | COM | 149123101 | 75 | 950 | SH | OTHER | 2 |
| CATERPILLAR INC | COM | 149123101 | 2085 | 26500 | SH | DEFINED | 3 |
| CHEVRON CORPORATION | COM | 166764100 | 283 | 3489 | SH | SOLE | |
| CHEVRON CORPORATION | COM | 166764100 | 45 | 550 | SH | OTHER | |

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|--------------------------------|-----|-----------|------|-------|----|---------|---|
| CHEVRON CORPORATION | COM | 166764100 | 2732 | 33713 | SH | DEFINED | 2 |
| CHEVRON CORPORATION | COM | 166764100 | 660 | 8140 | SH | OTHER | 2 |
| CHEVRON CORPORATION | COM | 166764100 | 2326 | 28700 | SH | DEFINED | 3 |
| CISCO SYSTEMS | COM | 17275R102 | 181 | 8275 | SH | SOLE | |
| CISCO SYSTEMS | COM | 17275R102 | 4 | 200 | SH | OTHER | |
| CISCO SYSTEMS | COM | 17275R102 | 1693 | 77294 | SH | DEFINED | 2 |
| CISCO SYSTEMS | COM | 17275R102 | 365 | 16667 | SH | OTHER | 2 |
| CISCO SYSTEMS | COM | 17275R102 | 1905 | 87000 | SH | DEFINED | 3 |
| CITIGROUP INC | COM | 172967101 | 1 | 300 | SH | SOLE | |
| CITIGROUP INC | COM | 172967101 | 1 | 295 | SH | DEFINED | 2 |
| CLOROX CO | COM | 189054109 | 70 | 1050 | SH | DEFINED | 2 |
| COCA COLA CO. | COM | 191216100 | 86 | 1475 | SH | SOLE | |
| COCA COLA CO. | COM | 191216100 | 286 | 4889 | SH | DEFINED | 2 |
| COCA COLA CO. | COM | 191216100 | 1211 | 20700 | SH | DEFINED | 3 |
| COCA COLA ENTERPRISES | COM | 191219104 | 12 | 400 | SH | DEFINED | 2 |
| COGNIZANT TECH SOLUTIONS | COM | 192446102 | 64 | 1000 | SH | DEFINED | 2 |
| COLGATE-PALMOLIVE CO | COM | 194162103 | 79 | 1025 | SH | SOLE | |
| COLGATE-PALMOLIVE CO | COM | 194162103 | 15 | 200 | SH | OTHER | |
| COLGATE-PALMOLIVE CO | COM | 194162103 | 1384 | 18010 | SH | DEFINED | 2 |
| COLGATE-PALMOLIVE CO | COM | 194162103 | 370 | 4815 | SH | OTHER | 2 |
| COLGATE-PALMOLIVE CO | COM | 194162103 | 1122 | 14600 | SH | DEFINED | 3 |
| COMCAST CORP NEW | COM | 20030N101 | 10 | 575 | SH | DEFINED | 2 |
| COMCAST CORP NEW | COM | 20030N101 | 7 | 375 | SH | OTHER | 2 |
| COMCAST CORP NEW | COM | 20030N200 | 0 | 56 | SH | DEFINED | 2 |
| CONNECTICUT WATER SERVICE INC | COM | 207797101 | 5 | 200 | SH | OTHER | 2 |
| CONOCOPHILLIPS | COM | 20825C104 | 56 | 975 | SH | SOLE | |
| CONOCOPHILLIPS | COM | 20825C104 | 706 | 12295 | SH | DEFINED | 2 |
| CONOCOPHILLIPS | COM | 20825C104 | 94 | 1642 | SH | OTHER | 2 |
| CONSOLIDATED EDISON INC | COM | 209115104 | 38 | 784 | SH | DEFINED | 2 |
| CONSTELLATION ENERGY GROUP INC | COM | 210371100 | 11 | 350 | SH | DEFINED | 2 |
| CORNING INC | COM | 219350105 | 7 | 400 | SH | DEFINED | 2 |
| CORNING INC | COM | 219350105 | 18 | 1000 | SH | OTHER | 2 |
| COSTCO WHOLESALE CORP NEW | COM | 22160K105 | 53 | 825 | SH | SOLE | |
| COSTCO WHOLESALE CORP NEW | COM | 22160K105 | 694 | 10765 | SH | DEFINED | 2 |
| COSTCO WHOLESALE CORP NEW | COM | 22160K105 | 55 | 850 | SH | OTHER | 2 |
| COSTCO WHOLESALE CORP NEW | COM | 22160K105 | 967 | 15000 | SH | DEFINED | 3 |
| DTE ENERGY CO. | COM | 233331107 | 9 | 199 | SH | DEFINED | 2 |
| DANAHER CORP | COM | 235851102 | 121 | 2970 | SH | SOLE | |
| DANAHER CORP | COM | 235851102 | 32 | 800 | SH | OTHER | |
| DANAHER CORP | COM | 235851102 | 1808 | 44531 | SH | DEFINED | 2 |
| DANAHER CORP | COM | 235851102 | 269 | 6620 | SH | OTHER | 2 |
| DANAHER CORP | COM | 235851102 | 1096 | 27000 | SH | DEFINED | 3 |
| DARDEN RESTAURANTS INC | COM | 237194105 | 11 | 260 | SH | DEFINED | 2 |
| DEERE & CO | COM | 244199105 | 28 | 400 | SH | DEFINED | 2 |
| DELL INC | COM | 24702R101 | 10 | 745 | SH | DEFINED | 2 |
| DELL INC | COM | 24702R101 | 3 | 200 | SH | OTHER | 2 |
| DENDREON CORP | COM | 24823Q107 | 4 | 100 | SH | DEFINED | 2 |
| DEVON ENERGY CORP NEW | COM | 25179M103 | 3 | 50 | SH | DEFINED | 2 |
| WALT DISNEY COMPANY | COM | 254687106 | 126 | 3814 | SH | SOLE | |
| WALT DISNEY COMPANY | COM | 254687106 | 7 | 200 | SH | OTHER | |
| WALT DISNEY COMPANY | COM | 254687106 | 965 | 29159 | SH | DEFINED | 2 |
| WALT DISNEY COMPANY | COM | 254687106 | 421 | 12725 | SH | OTHER | 2 |
| WALT DISNEY COMPANY | COM | 254687106 | 1036 | 31300 | SH | DEFINED | 3 |
| DOLLAR TREE INC. | COM | 256746108 | 192 | 3945 | SH | DEFINED | 2 |
| DOMINION RES INC VA NEW | COM | 25746U109 | 77 | 1770 | SH | SOLE | |
| DOMINION RES INC VA NEW | COM | 25746U109 | 9 | 200 | SH | OTHER | |
| DOMINION RES INC VA NEW | COM | 25746U109 | 1237 | 28342 | SH | DEFINED | 2 |
| DOMINION RES INC VA NEW | COM | 25746U109 | 145 | 3325 | SH | OTHER | 2 |
| DOMINION RES INC VA NEW | COM | 25746U109 | 397 | 9100 | SH | DEFINED | 3 |
| DOW CHEMICAL CO | COM | 260543103 | 11 | 400 | SH | OTHER | |
| DOW CHEMICAL CO | COM | 260543103 | 3 | 100 | SH | OTHER | 2 |
| EI DUPONT DE NEMOURS & CO | COM | 263534109 | 32 | 715 | SH | DEFINED | 2 |

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|-------------------------------|-----|-----------|------|----------|---------|---|
| EI DUPONT DE NEMOURS & CO | COM | 263534109 | 112 | 2500 SH | OTHER | 2 |
| DUKE ENERGY HLDG CORP | COM | 26441C105 | 17 | 980 SH | DEFINED | 2 |
| EMC CORP | COM | 268648102 | 394 | 19410 SH | DEFINED | 2 |
| EMC CORP | COM | 268648102 | 2011 | 99000 SH | DEFINED | 3 |
| EAST WEST BANCORP | COM | 27579R104 | 8 | 500 SH | OTHER | 2 |
| EASTMAN KODAK CO | COM | 277461109 | 0 | 100 SH | DEFINED | 2 |
| EATON CORP | COM | 278058102 | 148 | 1800 SH | OTHER | 2 |
| EATON VANCE | COM | 27828S101 | 59 | 4195 SH | DEFINED | 2 |
| EBAY INC | COM | 278642103 | 2 | 100 SH | OTHER | 2 |
| ECOLAB INC | COM | 278865100 | 51 | 1000 SH | DEFINED | 2 |
| ECOLAB INC | COM | 278865100 | 86 | 1700 SH | OTHER | 2 |
| EMC CORP | COM | 268648102 | 14 | 700 SH | SOLE | |
| EMCOR GROUP | COM | 29084Q100 | 2 | 100 SH | DEFINED | 2 |
| EMERSON ELECTRIC CO | COM | 291011104 | 96 | 1830 SH | SOLE | |
| EMERSON ELECTRIC CO | COM | 291011104 | 11 | 200 SH | OTHER | |
| EMERSON ELECTRIC CO | COM | 291011104 | 1268 | 24074 SH | DEFINED | 2 |
| EMERSON ELECTRIC CO | COM | 291011104 | 378 | 7170 SH | OTHER | 2 |
| EMERSON ELECTRIC CO | COM | 291011104 | 1311 | 24900 SH | DEFINED | 3 |
| ENTERPRISE PRODS PARTNERS LP | LIM | 293792107 | 6 | 150 PRN | DEFINED | 2 |
| EXELON CORP | COM | 30161N101 | 2 | 50 SH | SOLE | |
| EXELON CORP | COM | 30161N101 | 188 | 4410 SH | DEFINED | 2 |
| EXELON CORP | COM | 30161N101 | 23 | 550 SH | OTHER | 2 |
| EXELON CORP | COM | 30161N101 | 251 | 5900 SH | DEFINED | 3 |
| EXXON MOBIL CORP | COM | 30231G102 | 331 | 5356 SH | SOLE | |
| EXXON MOBIL CORP | COM | 30231G102 | 40 | 650 SH | OTHER | |
| EXXON MOBIL CORP | COM | 30231G102 | 3474 | 56226 SH | DEFINED | 2 |
| EXXON MOBIL CORP | COM | 30231G102 | 1504 | 24334 SH | OTHER | 2 |
| EXXON MOBIL CORP | COM | 30231G102 | 1687 | 27300 SH | DEFINED | 3 |
| 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 | 0 | 1116 SH | DEFINED | 2 |
| FED NATL MORT ASSOC | COM | 313586109 | 0 | 1000 SH | DEFINED | 2 |
| FINANCIAL INSTITUTIONS INC | COM | 317585404 | 53 | 3000 SH | SOLE | |
| FIRST NIAGARA | COM | 33582V108 | 23 | 2000 SH | SOLE | |
| FIRST SOLAR, INC. | COM | 336433107 | 3 | 18 SH | DEFINED | 2 |
| FISERV INC | COM | 337738108 | 77 | 1435 SH | SOLE | |
| FISERV INC | COM | 337738108 | 882 | 16395 SH | DEFINED | 2 |
| FISERV INC | COM | 337738108 | 5 | 100 SH | OTHER | 2 |
| FISERV INC | COM | 337738108 | 684 | 12700 SH | DEFINED | 3 |
| FORD MOTOR CO | COM | 345370860 | 26 | 2150 SH | SOLE | |
| FORD MOTOR CO | COM | 345370860 | 260 | 21224 SH | DEFINED | 2 |
| FORD MOTOR CO | COM | 345370860 | 16 | 1300 SH | OTHER | 2 |
| FORD MOTOR CO | COM | 345370860 | 856 | 69900 SH | DEFINED | 3 |
| FORTUNE BRANDS INC | COM | 349631101 | 30 | 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 | 49 | 575 SH | SOLE | |
| FREEPORT MCMORAN | COM | 35671D857 | 850 | 9955 SH | DEFINED | 2 |
| FREEPORT MCMORAN | COM | 35671D857 | 72 | 840 SH | OTHER | 2 |
| FREEPORT MCMORAN | COM | 35671D857 | 1025 | 12000 SH | DEFINED | 3 |
| FRONTIER COMMUNICATIONS CORP | COM | 35906A108 | 3 | 356 SH | OTHER | 2 |
| GABELLI | MUT | 36242H104 | 19 | 1350 SH | DEFINED | 2 |
| GANNETT COMPANY INC | COM | 364730101 | 3 | 250 SH | DEFINED | 2 |
| GENERAL DYNAMICS | COM | 369550108 | 326 | 5185 SH | DEFINED | 2 |
| GENERAL DYNAMICS | COM | 369550108 | 38 | 600 SH | OTHER | 2 |
| GENERAL ELECTRIC CO | COM | 369604103 | 96 | 5895 SH | SOLE | |
| GENERAL ELECTRIC CO | COM | 369604103 | 1266 | 77879 SH | DEFINED | 2 |
| GENERAL ELECTRIC CO | COM | 369604103 | 831 | 51125 SH | OTHER | 2 |
| GENERAL MILLS INC | COM | 370334104 | 58 | 1588 SH | SOLE | |
| GENERAL MILLS INC | COM | 370334104 | 7 | 200 SH | OTHER | |
| GENERAL MILLS INC | COM | 370334104 | 691 | 18920 SH | DEFINED | 2 |
| GENERAL MILLS INC | COM | 370334104 | 143 | 3900 SH | OTHER | 2 |

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|-------------------------------|-----|-----------|------|-------|----|---------|---|
| GENERAL MILLS INC | COM | 370334104 | 1089 | 29800 | SH | DEFINED | 3 |
| GENWORTH FINL | COM | 37247D106 | 12 | 1000 | SH | DEFINED | 2 |
| GENWORTH FINL | COM | 37247D106 | 10 | 850 | SH | OTHER | 2 |
| GENZYME | COM | 372917104 | 2 | 30 | SH | OTHER | 2 |
| GLAXO | COM | 37733W105 | 44 | 1115 | SH | DEFINED | 2 |
| GLAXO | COM | 37733W105 | 8 | 200 | SH | OTHER | 2 |
| GOLDMAN SACHS GROUP | COM | 38141G104 | 14 | 100 | SH | DEFINED | 2 |
| GOLDMAN SACHS GROUP | COM | 38141G104 | 7 | 50 | SH | OTHER | 2 |
| GOOGLE INC | COM | 38259P508 | 8 | 15 | SH | DEFINED | 2 |
| GRAN TIERRA ENERGY, INC. | COM | 38500T101 | 3 | 403 | SH | DEFINED | 2 |
| GREENBRIER COMPANIES | COM | 393657101 | 3 | 200 | SH | DEFINED | 2 |
| HARLEY DAVIDSON INC | COM | 412822108 | 6 | 200 | SH | DEFINED | 2 |
| HARLEY DAVIDSON INC | COM | 412822108 | 36 | 1280 | SH | OTHER | 2 |
| HARSCO CORP | COM | 415864107 | 14 | 586 | SH | DEFINED | 2 |
| HARTFORD FINL SVCS GROUP INC. | COM | 416515104 | 44 | 1938 | SH | DEFINED | 2 |
| HARTFORD FINL SVCS GROUP INC. | COM | 416515104 | 2 | 100 | SH | OTHER | 2 |
| H J HEINZ CO | COM | 423074103 | 59 | 1250 | SH | SOLE | |
| H J HEINZ CO | COM | 423074103 | 1196 | 25244 | SH | DEFINED | 2 |
| H J HEINZ CO | COM | 423074103 | 581 | 12275 | SH | OTHER | 2 |
| H J HEINZ CO | COM | 423074103 | 1075 | 22700 | SH | DEFINED | 3 |
| HEWLETT PACKARD CO | COM | 428236103 | 119 | 2825 | SH | SOLE | |
| HEWLETT PACKARD CO | COM | 428236103 | 17 | 400 | SH | OTHER | |
| HEWLETT PACKARD CO | COM | 428236103 | 1751 | 41627 | SH | DEFINED | 2 |
| HEWLETT PACKARD CO | COM | 428236103 | 948 | 22534 | SH | OTHER | 2 |
| HEWLETT PACKARD CO | COM | 428236103 | 1712 | 40700 | SH | DEFINED | 3 |
| HOME DEPOT, INC | COM | 437076102 | 63 | 1975 | SH | SOLE | |
| HOME DEPOT, INC | COM | 437076102 | 336 | 10613 | SH | DEFINED | 2 |
| HOME DEPOT, INC | COM | 437076102 | 154 | 4875 | SH | OTHER | 2 |
| HOME DEPOT, INC | COM | 437076102 | 950 | 30000 | SH | DEFINED | 3 |
| HOSPIRA INC | COM | 441060100 | 27 | 480 | SH | DEFINED | 2 |
| HOSPIRA INC | COM | 441060100 | 15 | 260 | SH | OTHER | 2 |
| ITT EDUCATIONAL SVCS | COM | 45068B109 | 7 | 100 | SH | OTHER | 2 |
| ITT CORP | COM | 450911102 | 48 | 1015 | SH | SOLE | |
| ITT CORP | COM | 450911102 | 628 | 13410 | SH | DEFINED | 2 |
| ITT CORP | COM | 450911102 | 49 | 1050 | SH | OTHER | 2 |
| ILLINOIS TOOL WORKS INC. | COM | 452308109 | 14 | 300 | SH | DEFINED | 2 |
| ILLINOIS TOOL WORKS INC. | COM | 452308109 | 73 | 1543 | SH | OTHER | 2 |
| IMATION CORPORATION | COM | 45245A107 | 1 | 120 | SH | OTHER | 2 |
| INTEL CORP | COM | 458140100 | 190 | 9876 | SH | SOLE | |
| INTEL CORP | COM | 458140100 | 6 | 300 | SH | OTHER | |
| INTEL CORP | COM | 458140100 | 1753 | 91295 | SH | DEFINED | 2 |
| INTEL CORP | COM | 458140100 | 334 | 17375 | SH | OTHER | 2 |
| INTEL CORP | COM | 458140100 | 1834 | 95500 | SH | DEFINED | 3 |
| INTL BUSINESS MACHINES | COM | 459200101 | 251 | 1868 | SH | SOLE | |
| INTL BUSINESS MACHINES | COM | 459200101 | 13 | 100 | SH | OTHER | |
| INTL BUSINESS MACHINES | COM | 459200101 | 3156 | 23526 | SH | DEFINED | 2 |
| INTL BUSINESS MACHINES | COM | 459200101 | 1710 | 12750 | SH | OTHER | 2 |
| INTL BUSINESS MACHINES | COM | 459200101 | 2066 | 15400 | SH | DEFINED | 3 |
| ISHARES | EXC | 464285105 | 3 | 200 | SH | DEFINED | 2 |
| ISHARES | EXC | 464287234 | 43 | 954 | SH | DEFINED | 2 |
| ISHARES | EXC | 464287564 | 10 | 154 | SH | DEFINED | 2 |
| ISHARES | EXC | 464288687 | 44 | 1100 | SH | SOLE | |
| ISHARES | EXC | 464288687 | 459 | 11535 | SH | DEFINED | 2 |
| ISHARES | EXC | 464288687 | 14 | 345 | SH | OTHER | 2 |
| ISHARES | EXC | 464288695 | 6 | 100 | SH | DEFINED | 2 |
| ISHARES | EXC | 46428Q109 | 44 | 2044 | SH | DEFINED | 2 |
| JPMORGAN CHASE & CO | COM | 46625H100 | 148 | 3879 | SH | SOLE | |
| JPMORGAN CHASE & CO | COM | 46625H100 | 6 | 150 | SH | OTHER | |
| JPMORGAN CHASE & CO | COM | 46625H100 | 1403 | 36861 | SH | DEFINED | 2 |
| JPMORGAN CHASE & CO | COM | 46625H100 | 319 | 8381 | SH | OTHER | 2 |
| JPMORGAN CHASE & CO | COM | 46625H100 | 1557 | 40900 | SH | DEFINED | 3 |
| JACOBS ENGINEERING GROUP INC. | COM | 469814107 | 127 | 3286 | SH | OTHER | 2 |

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|---------------------------|-----|-----------|------|-------|----|-----------|
| JOHNSON & JOHNSON | COM | 478160104 | 301 | 4863 | SH | SOLE |
| JOHNSON & JOHNSON | COM | 478160104 | 9 | 150 | SH | OTHER |
| JOHNSON & JOHNSON | COM | 478160104 | 2764 | 44614 | SH | DEFINED 2 |
| JOHNSON & JOHNSON | COM | 478160104 | 1572 | 25365 | SH | OTHER 2 |
| JOHNSON & JOHNSON | COM | 478160104 | 1896 | 30600 | SH | DEFINED 3 |
| JOHNSON CONTROLS INC | COM | 478366107 | 32 | 1050 | SH | DEFINED 2 |
| JOHNSON CONTROLS INC | COM | 478366107 | 9 | 300 | SH | OTHER 2 |
| KKR & CO | COM | 48248M102 | 63 | 5900 | SH | DEFINED 2 |
| KADANT, INC. | COM | 48282T104 | 15 | 809 | SH | DEFINED 2 |
| KELLOGG CO. | COM | 487836108 | 51 | 1000 | SH | SOLE |
| KELLOGG CO. | COM | 487836108 | 781 | 15465 | SH | DEFINED 2 |
| KELLOGG CO. | COM | 487836108 | 202 | 4000 | SH | OTHER 2 |
| KELLOGG CO. | COM | 487836108 | 818 | 16200 | SH | DEFINED 3 |
| KEYCORP | COM | 493267108 | 4 | 500 | SH | SOLE |
| KIMBERLY-CLARK CORP | COM | 494368103 | 7 | 109 | SH | DEFINED 2 |
| KOHL'S CORP (WISCONSIN) | COM | 500255104 | 178 | 3385 | SH | DEFINED 2 |
| KOHL'S CORP (WISCONSIN) | COM | 500255104 | 817 | 15500 | SH | DEFINED 3 |
| KRAFT FOODS INC | COM | 50075N104 | 29 | 925 | SH | SOLE |
| KRAFT FOODS INC | COM | 50075N104 | 245 | 7939 | SH | DEFINED 2 |
| KRAFT FOODS INC | COM | 50075N104 | 10 | 326 | SH | OTHER 2 |
| L3 COMMUNICATIONS HLD INC | COM | 502424104 | 4 | 50 | SH | SOLE |
| L3 COMMUNICATIONS HLD INC | COM | 502424104 | 181 | 2500 | SH | DEFINED 2 |
| L3 COMMUNICATIONS HLD INC | COM | 502424104 | 9 | 120 | SH | OTHER 2 |
| ELI LILLY & CO | COM | 532457108 | 40 | 1100 | SH | DEFINED 2 |
| ELI LILLY & CO | COM | 532457108 | 66 | 1800 | SH | OTHER 2 |
| LOCKHEED MARTIN CORP | COM | 539830109 | 68 | 950 | SH | SOLE |
| LOCKHEED MARTIN CORP | COM | 539830109 | 1059 | 14859 | SH | DEFINED 2 |
| LOCKHEED MARTIN CORP | COM | 539830109 | 5 | 65 | SH | OTHER 2 |
| LOCKHEED MARTIN CORP | COM | 539830109 | 727 | 10200 | SH | DEFINED 3 |
| LOWES COMPANIES | COM | 548661107 | 5 | 230 | SH | SOLE |
| LOWES COMPANIES | COM | 548661107 | 288 | 12930 | SH | DEFINED 2 |
| LOWES COMPANIES | COM | 548661107 | 132 | 5900 | SH | OTHER 2 |
| MARATHON OIL CORP | COM | 565849106 | 5 | 150 | SH | SOLE |
| MARATHON OIL CORP | COM | 565849106 | 108 | 3260 | SH | DEFINED 2 |
| MASCO CORP | COM | 574599106 | 2 | 200 | SH | OTHER 2 |
| MCCORMICK & CO | COM | 579780206 | 34 | 800 | SH | DEFINED 2 |
| MCCORMICK & CO | COM | 579780206 | 3 | 75 | SH | OTHER 2 |
| MCDONALDS CORP | COM | 580135101 | 130 | 1738 | SH | SOLE |
| MCDONALDS CORP | COM | 580135101 | 7 | 100 | SH | OTHER |
| MCDONALDS CORP | COM | 580135101 | 1752 | 23510 | SH | DEFINED 2 |
| MCDONALDS CORP | COM | 580135101 | 490 | 6575 | SH | OTHER 2 |
| MCDONALDS CORP | COM | 580135101 | 1386 | 18600 | SH | DEFINED 3 |
| MCGRAW-HILL INC | COM | 580645109 | 23 | 700 | SH | SOLE |
| MCKESSON CORP | COM | 58155Q103 | 3 | 50 | SH | DEFINED 2 |
| MEDCO HEALTH SOLUTIONS | COM | 58405U102 | 83 | 1600 | SH | SOLE |
| MEDCO HEALTH SOLUTIONS | COM | 58405U102 | 921 | 17695 | SH | DEFINED 2 |
| MEDCO HEALTH SOLUTIONS | COM | 58405U102 | 67 | 1290 | SH | OTHER 2 |
| MEDCO HEALTH SOLUTIONS | COM | 58405U102 | 958 | 18400 | SH | DEFINED 3 |
| MEDTRONIC, INC | COM | 585055106 | 67 | 2005 | SH | SOLE |
| MEDTRONIC, INC | COM | 585055106 | 647 | 19270 | SH | DEFINED 2 |
| MEDTRONIC, INC | COM | 585055106 | 86 | 2550 | SH | OTHER 2 |
| MEDTRONIC, INC | COM | 585055106 | 823 | 24500 | SH | DEFINED 3 |
| MERCK & CO. INC. | COM | 58933Y105 | 41 | 1122 | SH | SOLE |
| MERCK & CO. INC. | COM | 58933Y105 | 84 | 2283 | SH | DEFINED 2 |
| MERCK & CO. INC. | COM | 58933Y105 | 237 | 6450 | SH | OTHER 2 |
| METLIFE | COM | 59156R108 | 2 | 60 | SH | DEFINED 2 |
| MICROSOFT CORP. | COM | 594918104 | 219 | 8953 | SH | SOLE |
| MICROSOFT CORP. | COM | 594918104 | 10 | 400 | SH | OTHER |
| MICROSOFT CORP. | COM | 594918104 | 2132 | 87070 | SH | DEFINED 2 |
| MICROSOFT CORP. | COM | 594918104 | 670 | 27374 | SH | OTHER 2 |
| MICROSOFT CORP. | COM | 594918104 | 1531 | 62500 | SH | DEFINED 3 |
| MOHAWK INDUSTRIES INC | COM | 608190104 | 12 | 225 | SH | DEFINED 2 |

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|---------------------------------|-----|-----------|------|-------|-----|---------|---|
| MOLSON COORS BREWING CO | COM | 60871R209 | 2 | 50 | SH | DEFINED | 2 |
| MONSANTO CO NEW | COM | 61166W101 | 2 | 35 | SH | SOLE | |
| MONSANTO CO NEW | COM | 61166W101 | 98 | 2040 | SH | DEFINED | 2 |
| MONSANTO CO NEW | COM | 61166W101 | 14 | 300 | SH | OTHER | 2 |
| MORGAN STANLEY | COM | 617446448 | 2 | 100 | SH | SOLE | |
| MORGAN STANLEY | COM | 617446448 | 18 | 710 | SH | DEFINED | 2 |
| MOTOROLA INC | COM | 620076109 | 2 | 200 | SH | DEFINED | 2 |
| NBT BANCORP INC | COM | 628778102 | 33 | 1500 | SH | SOLE | |
| NATIONAL CITY CORP | CON | 635405AW3 | 3 | 3000 | PRN | DEFINED | 2 |
| NATIONAL OIL WELL VARCO INC | COM | 637071101 | 14 | 325 | SH | SOLE | |
| NATIONAL OIL WELL VARCO INC | COM | 637071101 | 336 | 7564 | SH | DEFINED | 2 |
| NATIONAL OIL WELL VARCO INC | COM | 637071101 | 56 | 1250 | SH | OTHER | 2 |
| NEWELL RUBBERMAID INC | COM | 651229106 | 4 | 200 | SH | OTHER | 2 |
| NFJ | COM | 65337H109 | 18 | 1128 | SH | DEFINED | 2 |
| NEXTERA ENERGY INC | COM | 65339F101 | 14 | 250 | SH | DEFINED | 2 |
| NIKE INC | COM | 654106103 | 42 | 525 | SH | SOLE | |
| NIKE INC | COM | 654106103 | 471 | 5875 | SH | DEFINED | 2 |
| NIKE INC | COM | 654106103 | 52 | 650 | SH | OTHER | 2 |
| NOKIA CORP | COM | 654902204 | 6 | 640 | SH | DEFINED | 2 |
| NOBLE ENERGY | COM | 655044105 | 4 | 49 | SH | DEFINED | 2 |
| NORDSTROM INC | COM | 655664100 | 4 | 95 | SH | DEFINED | 2 |
| NORFOLK SOUTHERN CORP | COM | 655844108 | 38 | 635 | SH | SOLE | |
| NORFOLK SOUTHERN CORP | COM | 655844108 | 1070 | 17985 | SH | DEFINED | 2 |
| NORFOLK SOUTHERN CORP | COM | 655844108 | 98 | 1650 | SH | OTHER | 2 |
| NORFOLK SOUTHERN CORP | COM | 655844108 | 863 | 14500 | SH | DEFINED | 3 |
| NORTHERN TRUST CORP | COM | 665859104 | 6 | 125 | SH | DEFINED | 2 |
| NOVARTIS A G | COM | 66987V109 | 40 | 690 | SH | DEFINED | 2 |
| NOVARTIS A G | COM | 66987V109 | 9 | 150 | SH | OTHER | 2 |
| NOVO-NORDISK A/S | COM | 670100205 | 10 | 100 | SH | DEFINED | 2 |
| NUVEEN | EXC | 67066V101 | 17 | 1167 | SH | DEFINED | 2 |
| NUVEEN | EXC | 67070A101 | 5 | 360 | SH | DEFINED | 2 |
| OCCIDENTAL PETROLEUM CORP | COM | 674599105 | 78 | 1000 | SH | SOLE | |
| OCCIDENTAL PETROLEUM CORP | COM | 674599105 | 844 | 10785 | SH | DEFINED | 2 |
| OCCIDENTAL PETROLEUM CORP | COM | 674599105 | 8 | 100 | SH | OTHER | 2 |
| OCCIDENTAL PETROLEUM CORP | COM | 674599105 | 2059 | 26300 | SH | DEFINED | 3 |
| OLIN CORP | COM | 680665205 | 6 | 300 | SH | OTHER | 2 |
| ORACLE CORP | COM | 68389X105 | 112 | 4180 | SH | SOLE | |
| ORACLE CORP | COM | 68389X105 | 5 | 200 | SH | OTHER | |
| ORACLE CORP | COM | 68389X105 | 1717 | 63944 | SH | DEFINED | 2 |
| ORACLE CORP | COM | 68389X105 | 209 | 7800 | SH | OTHER | 2 |
| ORACLE CORP | COM | 68389X105 | 1477 | 55000 | SH | DEFINED | 3 |
| P P G INDUSTRIES INC | COM | 693506107 | 29 | 400 | SH | DEFINED | 2 |
| PACKAGING CORP OF AMERICA | COM | 695156109 | 52 | 2250 | SH | SOLE | |
| PACKAGING CORP OF AMERICA | COM | 695156109 | 654 | 28217 | SH | DEFINED | 2 |
| PACKAGING CORP OF AMERICA | COM | 695156109 | 60 | 2600 | SH | OTHER | 2 |
| PACKAGING CORP OF AMERICA | COM | 695156109 | 753 | 32500 | SH | DEFINED | 3 |
| PARKER-HANNIFIN | COM | 701094104 | 17 | 245 | SH | DEFINED | 2 |
| PARKER-HANNIFIN | COM | 701094104 | 142 | 2025 | SH | OTHER | 2 |
| PAYCHEX INC | COM | 704326107 | 27 | 1000 | SH | DEFINED | 2 |
| PENN WEST ENERGY TRUST | COM | 707885109 | 26 | 1300 | SH | DEFINED | 2 |
| PEPSICO INC | COM | 713448108 | 186 | 2793 | SH | SOLE | |
| PEPSICO INC | COM | 713448108 | 13 | 200 | SH | OTHER | |
| PEPSICO INC | COM | 713448108 | 2472 | 37208 | SH | DEFINED | 2 |
| PEPSICO INC | COM | 713448108 | 1607 | 24188 | SH | OTHER | 2 |
| PEPSICO INC | COM | 713448108 | 897 | 13500 | SH | DEFINED | 3 |
| PFIZER INC | COM | 717081103 | 391 | 22757 | SH | DEFINED | 2 |
| PFIZER INC | COM | 717081103 | 300 | 17451 | SH | OTHER | 2 |
| PHILIP MORRIS INTERNATIONAL INC | COM | 718172109 | 359 | 6402 | SH | DEFINED | 2 |
| PHILIP MORRIS INTERNATIONAL INC | COM | 718172109 | 25 | 450 | SH | OTHER | 2 |
| PLAINS EXPLORATION | COM | 726505100 | 6 | 237 | SH | DEFINED | 2 |
| PLUM CREEK TIMBER | COM | 729251108 | 18 | 500 | SH | DEFINED | 2 |
| POWERSHARES | EXC | 73935X500 | 29 | 2950 | SH | DEFINED | 2 |

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|--------------------------------|-----|-----------|------|-------|----|---------|---|
| POWERSHARES | EXC | 73935X575 | 4 | 250 | SH | DEFINED | 2 |
| PRAXAIR, INC. | COM | 74005P104 | 72 | 803 | SH | SOLE | |
| PRAXAIR, INC. | COM | 74005P104 | 1010 | 11190 | SH | DEFINED | 2 |
| PRAXAIR, INC. | COM | 74005P104 | 101 | 1115 | SH | OTHER | 2 |
| PRAXAIR, INC. | COM | 74005P104 | 812 | 9000 | SH | DEFINED | 3 |
| T ROWE PRICE | COM | 74144T108 | 120 | 2400 | SH | SOLE | |
| T ROWE PRICE | COM | 74144T108 | 8 | 150 | SH | OTHER | |
| T ROWE PRICE | COM | 74144T108 | 1523 | 30419 | SH | DEFINED | 2 |
| T ROWE PRICE | COM | 74144T108 | 424 | 8475 | SH | OTHER | 2 |
| T ROWE PRICE | COM | 74144T108 | 1517 | 30300 | SH | DEFINED | 3 |
| PROCTER & GAMBLE CO | COM | 742718109 | 207 | 3456 | SH | SOLE | |
| PROCTER & GAMBLE CO | COM | 742718109 | 12 | 200 | SH | OTHER | |
| PROCTER & GAMBLE CO | COM | 742718109 | 1881 | 31363 | SH | DEFINED | 2 |
| PROCTER & GAMBLE CO | COM | 742718109 | 917 | 15295 | SH | OTHER | 2 |
| PROCTER & GAMBLE CO | COM | 742718109 | 1277 | 21300 | SH | DEFINED | 3 |
| PROGRESS ENERGY INC | COM | 743263105 | 38 | 850 | SH | SOLE | |
| PROGRESS ENERGY INC | COM | 743263105 | 405 | 9124 | SH | DEFINED | 2 |
| PROGRESS ENERGY INC | COM | 743263105 | 101 | 2280 | SH | OTHER | 2 |
| PROGRESS ENERGY INC | COM | 743263105 | 458 | 10300 | SH | DEFINED | 3 |
| PROVIDENT | COM | 74386K104 | 23 | 3300 | SH | DEFINED | 2 |
| PRUDENTIAL FINANCIAL | COM | 744320102 | 5 | 100 | SH | DEFINED | 2 |
| PUBLIC SERVICE ENTERPRISE GRP. | COM | 744573106 | 13 | 400 | SH | DEFINED | 2 |
| QUALCOMM INC | COM | 747525103 | 3 | 60 | SH | SOLE | |
| QUALCOMM INC | COM | 747525103 | 396 | 8785 | SH | DEFINED | 2 |
| QUALCOMM INC | COM | 747525103 | 7 | 150 | SH | OTHER | 2 |
| QUALCOMM INC | COM | 747525103 | 1683 | 37300 | SH | DEFINED | 3 |
| QUEST DIAGNOSTICS INC | COM | 74834L100 | 66 | 1300 | SH | OTHER | 2 |
| REPSOL YPF SA | COM | 76026T205 | 3 | 100 | SH | OTHER | 2 |
| RESEARCH IN MOTION USD COMMON | COM | 760975102 | 27 | 550 | SH | SOLE | |
| RESEARCH IN MOTION USD COMMON | COM | 760975102 | 82 | 1675 | SH | DEFINED | 2 |
| RESEARCH IN MOTION USD COMMON | COM | 760975102 | 0 | 20 | SH | OTHER | 2 |
| ROCKWELL COLLINS INC | COM | 774341101 | 39 | 665 | SH | DEFINED | 2 |
| ROYAL DUTCH SHELL PLC | COM | 780259206 | 47 | 772 | SH | SOLE | |
| ROYAL DUTCH SHELL PLC | COM | 780259206 | 73 | 1216 | SH | DEFINED | 2 |
| ROYAL DUTCH SHELL PLC | COM | 780259206 | 12 | 200 | SH | OTHER | 2 |
| SPDR GOLD TRUST ETF | EXC | 78463V107 | 195 | 1526 | SH | DEFINED | 2 |
| SPDR S&P | EXC | 78463X798 | 41 | 1587 | SH | DEFINED | 2 |
| ST JUDE MEDICAL INC | COM | 790849103 | 63 | 1600 | SH | SOLE | |
| ST JUDE MEDICAL INC | COM | 790849103 | 892 | 22670 | SH | DEFINED | 2 |
| ST JUDE MEDICAL INC | COM | 790849103 | 90 | 2300 | SH | OTHER | 2 |
| ST JUDE MEDICAL INC | COM | 790849103 | 858 | 21800 | SH | DEFINED | 3 |
| SCHLUMBERGER LTD | COM | 806857108 | 48 | 780 | SH | SOLE | |
| SCHLUMBERGER LTD | COM | 806857108 | 74 | 1200 | SH | DEFINED | 2 |
| SCHLUMBERGER LTD | COM | 806857108 | 55 | 900 | SH | OTHER | 2 |
| SIEMENS INC | COM | 826197501 | 12 | 110 | SH | DEFINED | 2 |
| SMUCKER (J.M.) | COM | 832696405 | 3 | 50 | SH | OTHER | 2 |
| SONOCO PRODUCTS | COM | 835495102 | 25 | 750 | SH | DEFINED | 2 |
| SOUTHERN CO | COM | 842587107 | 32 | 850 | SH | SOLE | |
| SOUTHERN CO | COM | 842587107 | 7 | 200 | SH | OTHER | |
| SOUTHERN CO | COM | 842587107 | 597 | 16030 | SH | DEFINED | 2 |
| SOUTHERN CO | COM | 842587107 | 66 | 1775 | SH | OTHER | 2 |
| SOUTHERN CO | COM | 842587107 | 287 | 7700 | SH | DEFINED | 3 |
| SPECTRA ENERGY CORP | COM | 847560109 | 9 | 390 | SH | DEFINED | 2 |
| STAPLES INCORPORATED | COM | 855030102 | 28 | 1350 | SH | SOLE | |
| STAPLES INCORPORATED | COM | 855030102 | 480 | 22968 | SH | DEFINED | 2 |
| STAPLES INCORPORATED | COM | 855030102 | 115 | 5500 | SH | OTHER | 2 |
| STARBUCKS CORP | COM | 855244109 | 5 | 200 | SH | DEFINED | 2 |
| STATE BANCORP INC | COM | 855716106 | 27 | 3000 | SH | DEFINED | 2 |
| STATE STREET CORP COM | COM | 857477103 | 30 | 800 | SH | DEFINED | 2 |
| STRYKER CORP | COM | 863667101 | 14 | 275 | SH | SOLE | |
| STRYKER CORP | COM | 863667101 | 719 | 14360 | SH | DEFINED | 2 |
| STRYKER CORP | COM | 863667101 | 59 | 1175 | SH | OTHER | 2 |

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|----------------------------|-----|-----------|------|-------|----|---------|---|
| STRYKER CORP | COM | 863667101 | 841 | 16800 | SH | DEFINED | 3 |
| SUFFOLK BANCORP | COM | 864739107 | 25 | 1000 | SH | SOLE | 1 |
| SUFFOLK BANCORP | COM | 864739107 | 103 | 4040 | SH | DEFINED | 2 |
| TJX COMPANIES | COM | 872540109 | 64 | 1445 | SH | SOLE | |
| TJX COMPANIES | COM | 872540109 | 4 | 100 | SH | OTHER | |
| TJX COMPANIES | COM | 872540109 | 766 | 17164 | SH | DEFINED | 2 |
| TJX COMPANIES | COM | 872540109 | 45 | 1000 | SH | OTHER | 2 |
| TJX COMPANIES | COM | 872540109 | 884 | 19800 | SH | DEFINED | 3 |
| TARGET CORP | COM | 87612E106 | 25 | 475 | SH | SOLE | |
| TARGET CORP | COM | 87612E106 | 11 | 200 | SH | OTHER | |
| TARGET CORP | COM | 87612E106 | 791 | 14806 | SH | DEFINED | 2 |
| TARGET CORP | COM | 87612E106 | 204 | 3817 | SH | OTHER | 2 |
| TEMPLE INLAND INC | COM | 879868107 | 13 | 720 | SH | DEFINED | 2 |
| TEVA PHARM INDUS ADR | COM | 881624209 | 11 | 200 | SH | SOLE | |
| TEVA PHARM INDUS ADR | COM | 881624209 | 47 | 900 | SH | DEFINED | 2 |
| TEVA PHARM INDUS ADR | COM | 881624209 | 174 | 3300 | SH | OTHER | 2 |
| TEXTRON INC | COM | 883203101 | 2 | 100 | SH | DEFINED | 2 |
| 3M COMPANY | COM | 88579Y101 | 19 | 215 | SH | SOLE | |
| 3M COMPANY | COM | 88579Y101 | 440 | 5075 | SH | DEFINED | 2 |
| 3M COMPANY | COM | 88579Y101 | 503 | 5800 | SH | OTHER | 2 |
| 3M COMPANY | COM | 88579Y101 | 2142 | 24700 | SH | DEFINED | 3 |
| TIDEWATER, INC. | COM | 886423102 | 32 | 725 | SH | SOLE | |
| TIDEWATER, INC. | COM | 886423102 | 273 | 6095 | SH | DEFINED | 2 |
| TIDEWATER, INC. | COM | 886423102 | 20 | 450 | SH | OTHER | 2 |
| TIDEWATER, INC. | COM | 886423102 | 1232 | 27500 | SH | DEFINED | 3 |
| TIFFANY | COM | 886547108 | 16 | 350 | SH | DEFINED | 2 |
| TIME WARNER INC NEW | COM | 887317303 | 32 | 1050 | SH | SOLE | |
| TIME WARNER INC NEW | COM | 887317303 | 366 | 11950 | SH | DEFINED | 2 |
| TIME WARNER INC NEW | COM | 887317303 | 18 | 600 | SH | OTHER | 2 |
| TIME WARNER INC NEW | COM | 887317303 | 1018 | 33200 | SH | DEFINED | 3 |
| TIME WARNER | COM | 88732J207 | 5 | 100 | SH | SOLE | |
| TIME WARNER | COM | 88732J207 | 5 | 100 | SH | DEFINED | 2 |
| TOMPKINS TRUSTCO INC | COM | 890110109 | 44 | 1100 | SH | SOLE | |
| TORONTO-DOMINION BANK | COM | 891160509 | 379 | 5248 | SH | DEFINED | 2 |
| TORONTO-DOMINION BANK | COM | 891160509 | 100 | 1389 | SH | OTHER | 2 |
| TRAVELERS COS INC | COM | 89417E109 | 51 | 979 | SH | DEFINED | 2 |
| TRUSTCO BANK CORP | COM | 898349105 | 33 | 6000 | SH | SOLE | |
| U.S. BANCORP | COM | 902973304 | 95 | 4400 | SH | SOLE | |
| U.S. BANCORP | COM | 902973304 | 1039 | 48060 | SH | DEFINED | 2 |
| U.S. BANCORP | COM | 902973304 | 81 | 3725 | SH | OTHER | 2 |
| U.S. BANCORP | COM | 902973304 | 1671 | 77300 | SH | DEFINED | 3 |
| UNION PACIFIC CORP | COM | 907818108 | 17 | 204 | SH | DEFINED | 2 |
| UNITED PARCEL SERVICE | COM | 911312106 | 48 | 725 | SH | SOLE | |
| UNITED PARCEL SERVICE | COM | 911312106 | 293 | 4400 | SH | DEFINED | 2 |
| UNITED PARCEL SERVICE | COM | 911312106 | 37 | 550 | SH | OTHER | 2 |
| UNITED PARCEL SERVICE | COM | 911312106 | 1254 | 18800 | SH | DEFINED | 3 |
| UNITED TECHNOLOGIES CORP | COM | 913017109 | 129 | 1805 | SH | SOLE | |
| UNITED TECHNOLOGIES CORP | COM | 913017109 | 1732 | 24315 | SH | DEFINED | 2 |
| UNITED TECHNOLOGIES CORP | COM | 913017109 | 815 | 11435 | SH | OTHER | 2 |
| UNITED TECHNOLOGIES CORP | COM | 913017109 | 1239 | 17400 | SH | DEFINED | 3 |
| UNUM GROUP | COM | 91529Y106 | 3 | 120 | SH | DEFINED | 2 |
| VALERO ENERGY CORP | COM | 91913Y100 | 2 | 117 | SH | DEFINED | 2 |
| VANGUARD | EXC | 922908769 | 51 | 871 | SH | DEFINED | 2 |
| VERIZON COMMUNICATIONS INC | COM | 92343V104 | 93 | 2840 | SH | SOLE | |
| VERIZON COMMUNICATIONS INC | COM | 92343V104 | 1221 | 37465 | SH | DEFINED | 2 |
| VERIZON COMMUNICATIONS INC | COM | 92343V104 | 314 | 9650 | SH | OTHER | 2 |
| VERIZON COMMUNICATIONS INC | COM | 92343V104 | 740 | 22700 | SH | DEFINED | 3 |
| VIACOM INC NEW | COM | 92553P201 | 6 | 156 | SH | DEFINED | 2 |
| VIACOM INC NEW | COM | 92553P201 | 79 | 2170 | SH | OTHER | 2 |
| VISA INC. | COM | 92826C839 | 22 | 300 | SH | DEFINED | 2 |
| VODAFONE GROUP PLC NEW | COM | 92857W209 | 12 | 500 | SH | SOLE | |
| VULCAN MATERIALS CO | COM | 929160109 | 20 | 550 | SH | SOLE | |

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| | | | | | | |
|--------------------------|-----|-----------|------|----------|---------|---|
| VULCAN MATERIALS CO | COM | 929160109 | 215 | 5825 SH | DEFINED | 2 |
| VULCAN MATERIALS CO | COM | 929160109 | 20 | 550 SH | OTHER | 2 |
| VULCAN MATERIALS CO | COM | 929160109 | 447 | 12100 SH | DEFINED | 3 |
| WALMART STORES INC | COM | 931142103 | 159 | 2965 SH | SOLE | |
| WALMART STORES INC | COM | 931142103 | 1257 | 23478 SH | DEFINED | 2 |
| WALMART STORES INC | COM | 931142103 | 95 | 1775 SH | OTHER | 2 |
| WALMART STORES INC | COM | 931142103 | 1193 | 22300 SH | DEFINED | 3 |
| WALGREEN CO | COM | 931422109 | 3 | 100 SH | OTHER | |
| WALGREEN CO | COM | 931422109 | 3 | 100 SH | DEFINED | 2 |
| WASHINGTON FED INC | COM | 938824109 | 12 | 800 SH | DEFINED | 2 |
| WASTE MANAGEMENT INC | COM | 94106L109 | 7 | 200 SH | DEFINED | 2 |
| WELLS FARGO CO | COM | 949746101 | 92 | 3680 SH | SOLE | |
| WELLS FARGO CO | COM | 949746101 | 13 | 500 SH | OTHER | |
| WELLS FARGO CO | COM | 949746101 | 1374 | 54713 SH | DEFINED | 2 |
| WELLS FARGO CO | COM | 949746101 | 182 | 7229 SH | OTHER | 2 |
| WELLS FARGO CO | COM | 949746101 | 1570 | 62500 SH | DEFINED | 3 |
| WILMINGTON TR. CORP | COM | 971807102 | 0 | 40 SH | OTHER | 2 |
| WINDSTREAM CORP | COM | 97381W104 | 29 | 2326 SH | DEFINED | 2 |
| WISCONSIN ENERGY CORP | COM | 976657106 | 35 | 600 SH | DEFINED | 2 |
| YAHOO INC | COM | 984332106 | 4 | 300 SH | OTHER | |
| YUM BRANDS INC | COM | 988498101 | 215 | 4675 SH | DEFINED | 2 |
| ZIMMER | COM | 98956P102 | 38 | 725 SH | SOLE | |
| ZIMMER | COM | 98956P102 | 867 | 16575 SH | DEFINED | 2 |
| ZIMMER | COM | 98956P102 | 135 | 2575 SH | OTHER | 2 |
| ZIMMER | COM | 98956P102 | 832 | 15900 SH | DEFINED | 3 |
| ACCENTURE PLC | COM | G1151C101 | 251 | 5900 SH | DEFINED | 2 |
| ACCENTURE PLC | COM | G1151C101 | 85 | 2000 SH | OTHER | 2 |
| INGERSOLL-RAND PLC | COM | G47791101 | 3 | 71 SH | DEFINED | 2 |
| LAZARD | COM | G54050102 | 51 | 1450 SH | SOLE | |
| LAZARD | COM | G54050102 | 648 | 18479 SH | DEFINED | 2 |
| LAZARD | COM | G54050102 | 44 | 1250 SH | OTHER | 2 |
| LAZARD | COM | G54050102 | 1572 | 44800 SH | DEFINED | 3 |
| MARVELL TECHNOLOGY GROUP | COM | G5876H105 | 2 | 100 SH | DEFINED | 2 |
| NOBLE | COM | H5833N103 | 51 | 1500 SH | SOLE | |
| NOBLE | COM | H5833N103 | 775 | 22930 SH | DEFINED | 2 |
| NOBLE | COM | H5833N103 | 64 | 1900 SH | OTHER | 2 |
| NOBLE | COM | H5833N103 | 777 | 23000 SH | DEFINED | 3 |
| TRANSOCEAN LTD | COM | H8817H100 | 39 | 609 SH | SOLE | |
| TRANSOCEAN LTD | COM | H8817H100 | 742 | 11534 SH | DEFINED | 2 |
| TRANSOCEAN LTD | COM | H8817H100 | 83 | 1294 SH | OTHER | 2 |
| TRANSOCEAN LTD | COM | H8817H100 | 715 | 11119 SH | DEFINED | 3 |
| CNH GLOBAL | COM | N20935206 | 5 | 150 SH | DEFINED | 2 |