

ARROW FINANCIAL CORP  
Form 8-K  
January 20, 2010

**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): January 20, 2010**

**ARROW FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

<u>New York</u> (State or other jurisdiction of incorporation)	<u>0-12507</u> Commission File Number	<u>22-2448962</u> (IRS Employer Identification Number)
--	--	---

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 January 20, 2010, 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 December 31, 2009. 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 January 20, 2010.

**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: January 20, 2010

/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 January 20, 2010.