

ARROW FINANCIAL CORP  
Form 8-K  
January 29, 2019

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 29, 2019

ARROW FINANCIAL CORPORATION  
(Exact name of registrant as specified in its charter)

New York 0-12507 22-2448962  
(State or other jurisdiction of incorporation) Commission File Number (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 obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the 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))
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Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).  
Emerging growth company

—  
If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section

13(a) of the  
Exchange  
Act \_\_\_\_

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Item 2.02. Results of Operations and Financial Condition.

On January 29, 2019, Arrow Financial Corporation issued a press release containing unaudited financial information and accompanying discussion for the year-to-date period ended December 31, 2018 . 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 29, 2019

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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 29, 2019 /s/ Edward J. Campanella  
Edward J. Campanella, Senior Vice President,  
Treasurer and Chief Financial Officer