

ARROW FINANCIAL CORP  
Form 8-K  
April 20, 2004

**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): April 20, 2004**

**ARROW FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

<u>New York</u>	<u>0-12507</u>	<u>22-2448962</u>
(State or other jurisdiction of incorporation or organization)	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)

**Item 7.**

**Financial Statements and Other Exhibits**

(c) Exhibits

Exhibit No.

Description

Exhibit 99

Arrow Financial Corporation Press Release dated April 20, 2004

**Item 12.**

**Results of Operations and Financial Condition**

On April 20, 2004, Arrow Financial Corporation issued a press release containing unaudited financial information and accompanying discussion for the quarter ended March 31, 2004. A copy of this press release is furnished as Exhibit 99 to this report on Form 8-K.

**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: April 20, 2004

/s/ John J. Murphy  
 John J. Murphy, Executive Vice President,  
 Treasurer and Chief Financial Officer

EXHIBIT INDEX

Exhibit No.

Description

Exhibit 99

Arrow Financial Corporation Press Release dated April 20, 2004

#

ed, Disposed of, or Beneficially Owned  
 (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned (Instr. 6)
				Code	V	(A) (D) Date Exercisable	Expiration Date	Title	Amount or

Number  
of  
Shares

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Murray James K 400 NORTH ASHLEY DRIVE SUITE 2800 TAMPA, FL 33602	X			

## Signatures

/s/ James T. Holder as attorney-in-fact for James K.  
Murray

08/11/2011

\_\_Signature of Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number. d black; border-top-width: 0; border-right-width: 0; border-left-width: 0;

border-bottom-width: 1"> 07/02/2007\_\_Signature of Reporting Person Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

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(1) Acquired pursuant to Southern's Deferred Compensation Plan, payable in stock only upon termination. There is no exercise or expiration date.

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