

ARROW FINANCIAL CORP  
Form 10-Q/A  
August 27, 2007

**UNITED STATES**

**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**FORM 10-Q/A**

**Amendment No. 1**

QUARTERLY REPORT PURSUANT TO SECTION 13 OR 15(d)  
OF THE SECURITIES EXCHANGE ACT OF 1934

**For the Quarterly Period Ended June 30, 2007**

TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d)  
OF THE SECURITIES EXCHANGE ACT OF 1934

**Commission File Number: 0-12507**

**ARROW FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

New York

(State or other jurisdiction  
of  
incorporation or  
organization)

22-2448962

(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

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of

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the Securities Exchange Act of 1934 during the preceding 12 months (or for shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days.

Yes  No

Indicate by checkmark whether the registrant is an accelerated filer (as defined in Exchange Act Rule 12b-2 of the Exchange Act).

Yes  No

Indicate by checkmark whether the registrant is a shell company (as defined in Rule 12b-2 of the Exchange Act).

Yes  No

Indicate the number of shares outstanding of each of the issuer's classes of common stock, as of the latest practicable date.

<u>Class</u>	<u>Outstanding as of July 31, 2007</u>
Common Stock, par value \$1.00 per share	10,308,086

Explanatory Note

This Amendment No. 1 on Form 10-Q/A ("Form 10-Q/A") to the Registrant's Quarterly Report on Form 10-Q for the quarterly period ended June 30, 2007 is being filed with the U.S. Securities and Exchange Commission to include corrected certifications of the principal executive officer and principal financial officer of the Registrant, which certifications are required to be included as exhibits to the Form 10-Q under Rule 13a-14(b) under the Securities Exchange Act of 1934, as amended (the Act ). The corrected certifications, filed as Exhibit 32 with this Amendment, supersede Exhibit 32 as initially filed with the Form 10-Q.

Pursuant to Rule 12b-15 under the Act, this Amendment also is accompanied by new certifications by the principal executive officer and principal financial officer of the Registrant given under Rule 13a-14(a) under the Act, which new certifications are filed with this Amendment as Exhibits 31.1 and 31.2. Rule 12b-15 also requires that new certifications by the principal executive officer and principal financial officer of the registrant under Rule 13a-14(b) be given with any amendment to the Form 10-Q. As noted in the preceding paragraph, such certifications in corrected form are being filed as a subject of this Amendment.

No other changes to the Form 10-Q have been made by this Amendment. Except for the changes and new certifications noted above, the Form 10-Q has not been updated to reflect events occurring subsequent to the original filing date thereof.

**Part II**

**Item 6.**

**Exhibits**

- Exhibit 31.1 Certification of Chief Executive Officer under SEC Rule 13a-14(a)/15d-14(a)
- Exhibit 31.2 Certification of Chief Financial Officer under SEC Rule 13a-14(a)/15d-14(a)
- Exhibit 32 Certifications of Chief Executive Officer and Chief Financial Officer under 18 U.S.C. Section 1350 and SEC Rule 13a-14(b)/15d-14(b)

**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 thereunto duly authorized.

ARROW FINANCIAL CORPORATION

Registrant

Date: August 27, 2007

/s/ Thomas L. Hoy

Thomas L. Hoy, President,  
Chief Executive Officer and Chairman of the Board

Date: August 27, 2007

/s/ Terry R. Goodemote

Terry R. Goodemote, Senior Vice President,

Treasurer and Chief Financial Officer  
(Principal Financial Officer and  
Principal Accounting Officer)