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- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
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- 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 23, 2007, Arrow Financial Corporation issued a press release containing unaudited financial information and accompanying discussion for the quarter-to-date periods ended December 31, 2006. 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 23, 2007.

**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 23, 2007

/s/ Terry R. Goodemote

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Terry R. Goodemote, Chief Financial Officer

EXHIBIT INDEX

Exhibit No.

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Exhibit 99

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