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ARROW FINANCIAL CORP Form 13F-NT July 25, 2007

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 13F FORM 13F COVER PAGE Report for the Calendar Year or Quarter Ended: 06/30/2007 Amendment Number: Check here if Amendment [] This Amendment [] is a restatement adds new holding entries [] Institutional Investment Manager Filing this Report: GLENS FALLS NATIONAL BANK Address: 250 GLEN STREET GLENS FALLS, NY 12801 13F File Number: 28-03696 The institutional investment Manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form. Person Signing this Report on Behalf of Reporting Manager: Name: JOHN E. ARSENAULT Title: EXECUTIVE VICE PRESIDENT Phone: (518)745-1000 ext. 582 Signature, Place, and Date of Signing: s/ JOHN E. ARSENAULT GLENS FALLS, NEW YORK 07/25/2007 Report Type (Check only one) [] 13F HOLDINGS REPORT 13F NOTICE [x] 13F COMBINATION REPORT [] List of other managers reporting for this manager: Form 13F File Number Name 28-12533 Arrow Financial Corp.