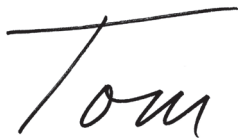


# We are thankful for *you*

During this Thanksgiving month, we recognize all of our employees for their ongoing care, capability, commitment and collaboration. Thank you for strengthening financial lives in our communities and building meaningful and long-lasting relationships with our customers. We are deeply grateful for your dedication and service.



**Tom Murphy**  
President and CEO  
Arrow Financial Corporation  
Glens Falls National Bank and Trust Company



**Dave DeMarco**  
President and CEO  
Saratoga National Bank and Trust Company

## 40+ Years

Charlene Bolster  
Mary Cloutier  
David Penzer  
Debra Stimpson

## 30+ Years

Nancy Audette  
Jean Bureau  
Michelle Bussing  
Connie Colvin  
Dave DeMarco  
Lori Eddy  
Heather Eggleston  
Debbie Gordon  
Sandy Goyette  
Lisa Harrington  
Carol Harvey-Saville  
Daniel Holmberg  
Megan Langabeer  
Rebecca Lorey  
Pamela Manning  
Martha McQuigge  
Joy Mosseau  
Tina Patrick  
Kim Romano  
Dan Segrell  
Jennifer Sharrow  
Ann Stewart  
Ginny Sullivan  
Gail Treceno  
Kim Winchell

## 25+ Years

Debbie Bouchard  
Paul Delzotto  
Monica Gagne  
Colleen Hamel  
Faith Hill  
Sandy Hoffis  
Cynthia McKernon  
Colleen Murray  
Olga Osuchowski  
Jo Ann Perkins  
Melody Scaia  
Debra Senecal  
Marcy Smith  
Sue Stevens  
Laura Vamvalis

## 20+ Years

Scott Anderson  
James Beames  
Megan Bohan  
Jessica Brunza  
Cheryl Burrows  
Ann Marie Camp  
Susan Dalton  
Stacey Deyoe  
Jennifer Eggleston  
Gail Fiore  
Diane Foster  
Alyssa Giambalvo  
Melissa Gifford  
Mark Hogan  
Karen Jones  
David Kaiser  
Heather Kuehl  
Melissa LaFiura  
Tamee Lockwood  
Jane Maday  
Sue McCormick  
Debbie McKernon  
Erin McLaughlin  
Joe Melucci  
Amy Merchant  
Brian Murphy  
Denise Palyo  
Kevin Porpora  
Sheri Powell  
Annemarie Powers  
Allison Sanchez  
Kerri Thomas  
Helen Tobias  
Katie Treceno

John VanNatten  
Tom Warner  
Joelle Warrington  
Karen Watkins  
Joanna Willis

## 15+ Years

Bonny Beaty  
Holly Boothby  
Kelley Brown  
Denise Conklin  
Loni Dreyer  
Amanda Fifield  
Carla Fish  
Lisa Fischer  
Toni Gallagher  
Matthew Gamble  
Amy Gould  
Amber Humphrey  
Mike Jacobs  
Patricia Jones  
Alina Kindron  
Beth LaRue  
Kristi Manning  
Margaret Maynard  
Greg Moore  
Kurt Moser  
Leslie Munger  
Tom Murphy  
Wendy Nolan  
Jeremy Nolin  
Mark Ripley  
Craig Seybolt  
Wanda Shambo  
Kelly Sherman  
Melissa Smith  
Starr Smith  
Karen Stapleton  
Tom Torebka  
Linda Wade  
Wendy Waite  
Julia Wallace  
Deborah Washburn

## 10+ Years

Amy Amell  
Heather Ashline  
Katie Bates  
Gregg Bean  
Jennifer Beeman  
Nicole Breen  
Tonya Brighenti  
Lisa Carpenter  
Alfonso Cioffi  
Dawn Cottrell  
Leslie D'Angelico  
Kayla Doyon  
Amanda Elms  
Valerie Ezzo  
Jennifer Fiorillo  
Christopher Fish  
Kimberle French  
Mark Galough  
Andrea Harrington  
Katie Harris  
Candice Healy  
Jen Howard  
Haylee Humphrey  
Blake Jones  
Jennifer Kelley  
Luke Kelly  
Marilyn Kraus  
Kathryn Landry  
Wendy Lanzone  
Krissy LeBaron  
Kristy MacDougal  
Jenine Macura  
Erika Madaio  
Tessa Mihaly  
Allison O'Connor  
Debra Pappas  
Heidi Pluss  
Barbara Reed  
Nicole Robertson  
Brianna Ryan

Kristy Sesselman  
Donna Torsiello  
Andre Wade  
Ian Williams  
Jonathan Wood

## 5+ Years

Christine Agnew  
Christina Anderson  
Margaret Angiel  
Patricia Arcuri  
Melissa Arnold  
Sondra Bannin  
Matt Becker  
Matthew Benedetti  
Katie Berrigan-Leggett  
Wendy Brust  
Cierra Colvin  
Trevor Connery  
Cindy Crandall  
Tim Crowley  
Margaret Dagle  
John Danico  
Amanda Derway  
Annette Duell  
Tammy Ely  
Lori Fallon  
Ciera Favro  
Tabitha Fletcher  
Aleesha Friers  
Arleen Girard  
Tammy Gleason  
Nicholas Goodman  
Lyndsie Hammond  
Chaylan Harwood  
Eric Hatt  
Katie Hayes  
Rachel Hayslette  
Andrea Hernandez  
Makayla Hill  
Allison Holland  
Stephanie Holmquist  
Neelo Jaikeran  
Valerie Jarvis  
Carolyn Kerbelis  
Christine Kernochan  
Diane Kimmey  
Sam LaRose  
Melissa Lyman  
Shannon MacCue  
Kavanaugh  
Maureen Mackey  
John Marcantonio  
Karen Mason  
Connor McCoy  
Alyssa Micheli  
Michael Mihaly  
Noreen Monroe  
Jenny Mosher  
Melissa Mowry  
Tracey Norman  
Benjamin Novak  
Kevin O'Brien  
Danielle Pelletier  
Tonya Potter  
Jessica Pound  
Don Pratt  
Mary Pat Rabin  
David Riihimaki  
Carol Rion  
David Rizzo  
Joy Rodriguez  
Cynthia Seeley  
Yuliya Sidarovich  
Rebecca Smyth  
Christine Snow  
Joan Staunches  
Laura Steele  
Nan Stephenson  
Chad Stoffer  
Carolyn Suriano  
Bakur Warner  
Sarah Watkins  
Shawn Williams-Delair

Andrew Wise  
Marc Yrsha  
Nicholas Zarrelli  
Wei Zhang

## Up to 5 Years

Dawn Adams-Rea  
Kayla Aguiar  
Sancia Aitken  
Tonya Allen  
Lucas Anastasia  
Ryan Anastasia  
Marisa Anderson  
Sharon Anderson  
Lisa Atkins  
Sam Baars  
Maelynn Bacon  
Rebecca Barber  
Illissa Barney  
Kristin Barrett  
Leslie Barry  
Louise Bevilacqua  
Jill Bialas  
Kayla Bills  
Emily Bishop  
Melanie Bishop  
Mason Blanck  
Orissa Bolinowska  
Solon Boomer-Jenks  
Dan Boutah  
Chandra Brehaspat  
Darrin Brentnall  
Brianna Brown  
Renee Bruno  
Ryan Brunswick  
Pat Bryant  
Ronney Bureau  
Whitney Burger  
Michael Burns  
Chip Butler  
Lexi Butler  
Theresa Butrym  
Ed Canavan  
Peter Card  
Tyler Carman  
Carolyn Casso  
Heather Champney  
Chrystina Chaney  
Heather Charon  
Carol Chase  
Valerie Childs  
Lisa Clark  
Alleigh Cleavland  
Merlin Cochran  
Brittany Cole  
Melissa Collins  
Tom Connors  
Matt Curren  
Kate Curry  
Chris Cushing  
Lisa Daab  
Sylvianne Davis  
Joseph DeLeva  
Hailey DelSignore  
Jess DeVoe  
Ally Dewey  
Claire Dewey  
Dawn Dickson  
Cassie Drake  
Kathy Driscoll  
Garrett Eggleston  
Angela Ehle  
Amanda Elliott  
Hannah Farrell  
Kari Farrell  
Marissa Fecura  
Briana Ferrin  
Leslie Fitzgerald  
Jacob Flower  
Danny Frechette  
Kayla French  
Danielle Gabriel  
Jennifer Gates  
Marissa Gero

Brian Gidman  
Catherine Gilligan  
Jeffrey Goliber  
Christine Gragnano  
Beth Granger  
Arianna Greene  
Jamie Griffen  
Greg Gugumuck  
Joel Harrington  
Felicia Havens  
Josh Hay  
Ellen Heneghan  
Tyler Hoag  
Michele Holliday  
Adam Horowitz  
Kelly Howe  
Justine Howe  
Hope Hull  
Megan Hunt  
David Izzo  
Jonathan Jankoski  
Taylor Jarvis  
Michael Jaycox  
Linda Johansen  
Anna Jolly Duval  
Mary Jordan  
Harry Kabalian  
Paul Kavanaugh  
Caitlin King  
Jessica King  
Sabrina King  
A. Kishani Choudhury  
Kaitlyn Kramar  
Donald Kozak  
Aletia Kuruc  
Dawn LaBarre  
Heather Lanaro  
Elisa Leibowitz  
Cherie Leomburno  
Sherry Liebman  
Cheryl Litterer  
Bery Locke  
Emily Lohret  
Mark Lossi  
Jessica Lucia  
Ashlin Lufkin  
Kobe Lufkin  
Tracy Madison  
Chad Mallow  
Patrick Mandwelle  
Karney Manning  
Sam Mansfield  
Ava Marco  
Cassandra Marra  
Jenifer Marten  
Darlene Martin  
Jason Martin  
Ryan Martin  
Jennifer Mattison  
Nathan Mattison  
Katelyn McKeown  
Matt Melucci  
Jack Mewhorter  
Megan Miller  
Roberta Milstein  
Alex Mitchell  
Andrew Mitchell  
Maria Moon  
Brandy Morey  
Kayla Moriarty  
Avinnash Muralitharan  
Chad Murphy  
Josh Murphy  
Rachael Murray  
Chris Nappo  
Madison Nassivera  
Stephen Naylor  
Patty Netoskie  
Samantha Newcomb  
Dan Nichols  
Kasey Norton  
Alan Nudi  
Joycelyn Nuhu  
Tasha O'Keefe

Michelle Oliva  
Kate Otis  
Pauline Overstrom  
Andrea Paddock  
Kim Palm  
Brooke Pancoe  
Val Patrenets  
Amanda Peary  
Brendan Petit  
Aleighia Pettit  
Eric Pfau  
Willow Pierce II  
Kim Ploof  
Stacy Poirier  
Darrian Poole  
Colleen Potter  
Ryan Powers  
Nicholas Puccia  
JP Quintal  
Samantha Reichel  
Laurel Rigney-Brown  
Candyce Riley  
Kristin Rizzuto  
Melanie Roden  
Debra Romeo  
Kevin Rucinski  
Rayette Ruiz  
Chelsea Russell  
Beverly Sanborn  
Jessica Schul  
Jake Schumaker  
Rick Schwerd  
Carly Sciancalepore  
Daniel Shalloe  
Rich Sheffer  
Tiffany Sheffer  
Lucas Sherman  
Leland Shippee  
Isabella Shrestha  
Holly Smith  
Chris Spofford  
Ashley Stager  
Katie Stanley  
Angela Stark  
Louanne Stevens  
Eric Stoddard  
Anthony Strouse  
Chuck Sumner  
Anthony Talarico  
Samantha Talbot  
Josh Tellstone  
Trisha Terrio  
Doug Thorn  
Brittany Titka  
Brett Torelli  
Rebecca Tremblay  
JoAnn Trinkle  
Jason Urschel  
Vicki Van Valkenburg  
Lindsey VanAernem  
Gabby Vance  
Tiffany Vandenbusch  
Mary VanDerwerken  
Amel Varga  
Neha Verma  
Kaitlyn Vogel  
Katie VonFricken  
Gayle Ware  
Hayley Watters  
Dan Weller  
Lisa Wichelns  
Liz Wilcox  
Jordan Willard  
Georgia Williams  
Tianna Williams  
Mark Wolfenden  
Alex Wood  
DJ Woodka Faulhaber  
Cathy Young  
Bobbi Jo Zauner  
Erica Zeh

*Employee list accurate as of October 28, 2022*