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Carpenter He	erbert O											
Form 4												
May 27, 201	_											
FORM 4 UNITED STATES SECURITIES AND EXCHANCE COMMISSION								OMMERION	OMB APPROVAL			
Washington, D.C. 20549							OMMISSION	OMB Number:	3235-0287			
Check thi if no long					Expires:	January 31, 2005						
subject to STATEMENT OF CHANGES IN BER										verage		
Section 1		SECURITIES							burden hours per			
Form 4 or Form 5		urguant to	Section 1	6(n) of the	Socurit	ios F	vohona	e Act of 1934,	response	0.5		
obligation	¹⁸ Section $1'$						-	7 1935 or Section	n			
may cont See Instru	inue.			vestment	•	· ·			1			
1(b).	iction	()			· · ·							
(Print or Type F	Responses)											
1. Name and A	ddress of Reportin	ng Person *	2. Issuer	Name and	Ticker or	Tradiı	ıg	5. Relationship of	Reporting Pers	on(s) to		
Carpenter Herbert O Symbol				-				Issuer				
-				V FINAN	CIAL C	ORP		(Check all applicable)				
			[AROW	7]				(Check all applicable)				
(Last)	(First)	(Middle)	3. Date of	Earliest Tra	ansaction			_X_ Director		Owner		
			(Month/D	-				Officer (give title Other (specify below) below)				
256 SMITH DRIVE			05/26/2011						001011)			
			4. If Ame	4. If Amendment, Date Original				6. Individual or Joint/Group Filing(Check				
			Filed(Mon	th/Day/Year	1			Applicable Line)				
PLATTSBURGH, NY 12901Form filed by MForm filed by MBarron							Ine Reporting Person lore than One Reporting					
PLAIISBU	KGH, NY 129	01						Person				
(City)	(State)	(Zip)	Tabl	e I - Non-D	erivative	Secur	ities Acq	uired, Disposed of	, or Beneficial	ly Owned		
1.Title of	2. Transaction Da	1					5. Amount of	6. Ownership				
Security (Instr. 3)	(Month/Day/Yea	r) Executio any	n Date, if Transaction(A) or Disposed of (D) Code (Instr. 3, 4 and 5)						Form: Direct (D) or	Indirect Beneficial		
(11001.0)		(Month/Day/			• • • • •					Ownership		
								Following	(Instr. 4)	(Instr. 4)		
						(A)		Reported Transaction(s)				
				Code V	Amount	or (D)	Price	(Instr. 3 and 4)				
Common							\$					
Stock	05/26/2011			J <u>(1)</u>	301	А	¢ 24.08	10,822 <u>(2)</u>	D			

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

 Table II - Derivative Securities Acquired, 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. Transact: Code (Instr. 8)	5. iorNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	;	Date	Amou Unde Secur	le and unt of rlying ities . 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secu Bene Owno Follo Repo Trans (Instr
				Code V	7 (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

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Reporting Owners

Reporting Owner Name / Address	Relationships						
	Director	10% Owner	Officer	Other			
Carpenter Herbert O 256 SMITH DRIVE PLATTSBURGH, NY 12901	Х						
Signatures							
Thomas J. Murphy, Attorney in Fact		05/27/201	1				

**Signature of Reporting Person

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).
- (1) Semi-annual Director's Retainer Payment. Shares acquired by the Administrator of the Directors' Stock Plan.

Date

(2) Amount of securities beneficially owned.

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.