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GRAND CENTRAL FINANCIAL CORP

Form ARS

April 07, 2003

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ture of Indirect Beneficial Ownership

 $(Instr.\ 4) CodeV(A)(D) Date\ Exercisable Expiration\ Date Title Amount\ or\ Number\ of\ Shares\ Stock\ Option\ \$\ 12.37502/26/2010\ M\\ 2,60610/01/200301/01/2011\ Common\ Stock\ 2,606\ \$\ 0\ 7,238\ D \\ Stock\ Option\ \$\ 12.37503/01/2010\ M\\ 5,39410/01/200301/01/2011\ Common\ Stock\ 5,394\ \$\ 0\ 1,844\ D\\$

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

DONAHUE BRIAN D 229 CAROLINA STREET OLEAN, NY 14760

Chief Banking Officer

Signatures

/s/ Donna J. Drengel, as attorney-in-fact, pursuant to a power of attorney for Brian D. Donahue

03/02/2010

**Signature of Reporting Person

Date

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) The number of shares reported herein is based on a current plan statement.

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.

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