

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, DC 20549

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Check box if no longer subject to Section 16. Form 4 or Form 5 []obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Respones)) of the investment e		,					
1. Name and Address of Reporting Person* Verneuille, Janet T.		Name and Ticker or Ancorp, Inc. BDGE		Symbol		6. Relationship of Reporting Person(s) to Issuer (Check all applicable) [_] Director [_] 10% Owner [X] Officer (give title below) [_] Other (specify below)						
(Last) (First) (Middle 1103 Millstone Road		7)	4. State 04/04/0	ment for Month/Day, 3	/Year	Sr. Vice President and CFO						
(Street) Sag Harbor, NY 11963					nendment, Date of O /Day/Year)	riginal	7. Individual or Joint/Group Filing (Check Applicable Line) [X] Form filed by One Reporting Person [_] Form filed by More than One Reporting Person					
(City) (State) (Zip) Table I — Non-Derivative Securities Acquired, Disposed of, or Beneficially Own												
1. Title of Security (Instr. 3)	action	2A. Deemed Execution	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) (D) (Instr. 3, 4 and 5)		or Disposed of	5. Amount of Securities Beneficially	6. Owner- ship Form: Direct (D)	7. Nature of Indirect Beneficial Ownership (Instr. 4)			
	(mm/dd/yy)	Date, if any (mm/dd/yy)	Code	v	Amount	(A) or (D)	Price	Owned Following		(
Common (Restricted *#@^)								1,080	D			
Common								2,352	D			
Common								854 (1)	I	Husband		
Common	4/4/03		G	v	395 (1)	D		0	I	Self and Husband Joint Tenants		
Common								138	I	Self and Son Joint Tenants		
Common								138	I	Self and Daughter Joint Tenants		
Common								138	I	Self and Daughter Joint Tenants		

(1) Represents transfer of shares from from Mrs. Verneuille and her Husband, Thomas, jointly, to her Husband, individually.

* On January 24, 2000, 540 Shares were awarded under the Equity Incentive Plan, of which, 180 vested on January 15, 2001 and 180 vesting on each anniversary thereafter conditioned on continued service at the time of vesting. Of the 180 shares vested on January 15, 2001, 60 shares are included in the directly owned common stock above, and an additional 120 shares are included in the beneficially owned common stock above. Of the 180 shares vested on January 15, 2002, 60 shares are included in the directly owned common stock above, and an additional 120 shares are included in the beneficially owned common stock above. Of the 180 shares vested on January 15, 2003, 60 shares are included in the directly owned common stock above, and an additional 120 shares are included in the beneficially owned common stock above.

On January 17, 2001, 540 Shares were awarded under the Equity Incentive Plan, vesting 180 on January 17, 2002 and 180 on each anniversary thereafter conditioned on continued service at the time of vesting. Of the 180 shares vested on January 17, 2002, 60 shares are included in the directly owned common stock above, and an additional 120 shares are included in the beneficially owned common stock above. Of the 180 shares vested on January 17, 2003, 60 shares are included in the directly owned common stock above, and an additional 120 shares are included in the beneficially owned common stock above.

@ On January 16, 2002, 540 Shares were awarded under the Equity Incentive Plan, vesting 180 on January 16, 2003 and 180 on each anniversary thereafter conditioned on continued service at the time of vesting. Of the 180 shares vested on January 16, 2003, 60 shares are included in the directly owned common stock above, and an additional 120 shares are included in the beneficially owned common stock above.

^ On January 15, 2003, 540 Shares were awarded under the Equity Incentive Plan, vesting 180 on January 15, 2004 and 180 on each anniversary thereafter conditioned on continued service at the time of vesting.

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly. * If the form is filed by more than one reporting person, see Instructions 4(b)(v).

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

(Over) SEC 1474 (9-02)

FORM 4 (continued)

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)	tive or Exercise Date Deemed Code Price of (Month/ Execution					5. Number of Deriva Securities Acquired Disposed of (D) (In 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9.Number of Deriv- ative Secur- ities Bene- ficially	10. Owner- ship Form of Deriv- ative Security: Direct	11. Nature of Indirect Benefi- cial Owner- ship	
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		Owned Follow- ing Reported Trans- action(s) (Instr. 4)	(D) or Indirect (I) (Instr. 4)	(Instr. 4)
Stock Options													10,500	D	

					1		1		
1									
1									
Explanation o	f Responses:								

nation of Responses:

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

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.

/s/ Janet T. Verneuille

Date

**Signature of Reporting Person

Page 2

04/04/03