FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

	OMB APP	ROVAL
C	OMB Number:	3235-0287
E	stimated average b	ourden
IJь	oure per rechance:	0.5

Son

D

Check this 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 or Section 30(h) of the Investment Company Act of 1940

Name and Address of Reporting Person* TOBIN THOMAS J				uer Name and Ticke I <mark>DGE BANC</mark>		_	,	(Chec	ationship of Reportir k all applicable) Director Officer (give title	g Person(s) to Issuer 10% Owner Other (specify			
(Last) 36 ISLANI	(First) D CREEK RD		te of Earliest Transa 3/2003	ction (M	lonth/l	Day/Year)	X	below) President and CEO					
(Street) SOUTHAN (City)	MPTON NY (State)	11968 (Zip)	4. If <i>F</i>	mendment, Date of	Original	l Filed	(Month/Day/\	6. Indi Line) X	1 '				
		Table I - No	n-Derivative	Securities Acq	uired,	Dis	posed of,	or Ben	eficially	Owned			
1. Title of Security (Instr. 3)			2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Disposed Of 5)	Acquired (D) (Instr	(A) or . 3, 4 and	5. Amount of Securities Beneficially Owned Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership	
					Code	v	Amount	(A) or (D)	Price	Reported Transaction(s) (Instr. 3 and 4)		(Instr. 4)	
Common			12/23/2003		М		2,000	A	\$6.78	24,807	D		
Common			12/23/2003		М		2,000	A	\$6.78	21,586	I	Wife	
Common			12/23/2003		М		1,250	A	\$14.67	26,057	D		
Common			12/23/2003		М		1,250	A	\$14.67	22,836	I	Wife	
Common			12/23/2003		F		1,013	D	\$36.2	25,044	D		
Common			12/23/2003		F		749	D	\$36.2	24,295	D		
			1						_	1			

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. Transa Code (8)		of		6. Date Exerc Expiration Da (Month/Day/\)	ate	7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Stock Options	\$6.78	12/23/2003		M			4,000	(3)	01/18/2007	Common Stock	4,000	\$0.00	40,000	D	
Stock Options	\$14.67	12/23/2003		M			2,500	(3)	01/15/2008	Common Stock	2,500	\$0.00	37,500	D	

Explanation of Responses:

- 1. On January 16, 2002, 1440 Shares were awarded under the Equity Incentive Plan, of which, 480 vested on January 16, 2003 and 480 vesting on each anniversary thereafter conditioned on continued service at the time of vesting. Of the 480 shares vested on January 16, 2003, 240 shares are included in the directly owned common stock avove and an additional 240 shares are included in the beneficially owned common stock above
- 2. On January 15, 2003, 1440 Shares were awarded under the Equity Incentive Plan, of which, 480 vested on January 15, 2004 and 480 vesting on each anniversary thereafter conditioned on continued service at the time of vesting.
- 3. Immediate

Common

Common (Restricted)(1)(2)

Thomas J. Tobin

12/24/2003

** Signature of Reporting Person

Date

411

2,880

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 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).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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 Number.