

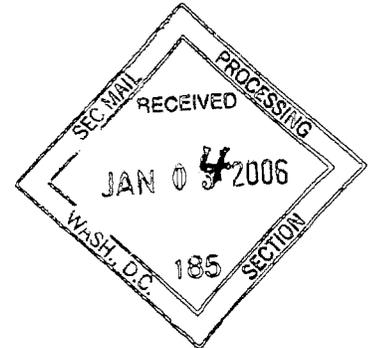


06020352

Registration No. 24-3656

**SECURITIES AND EXCHANGE COMMISSION**

**AMENDMENT DATED DECEMBER 29, 2005  
TO  
SUPPLEMENT DATED NOVEMBER 18, 2005  
TO  
POST QUALIFICATION AMENDMENT NO. 12  
TO  
FORM 1-A**



**REGULATION A OFFERING STATEMENT**

**UNDER**

**THE SECURITIES ACT OF 1933**

**STEBEN TRUST CORPORATION**

(Exact name of issuer as specified in its charter)

**NEW YORK**

(State or other jurisdiction of incorporation or organization)

One Steuben Square, Hornell, New York 14843-1699  
(607) 324-5010

(Address, including zip code, and telephone number, including area code,  
of issuer's principal executive offices)

**Stephen H. Waite, Esq.  
UNDERBERG & KESSLER LLP  
300 Bausch & Lomb Place  
Rochester, New York 14604  
(585) 258-2800**

(Name, address, including zip code, and telephone number, including area code,  
of agent for service)

**PROCESSED**

**JAN 10 2006**

**THOMSON  
FINANCIAL**

6060  
Primary Standard Industrial  
Classification Code Number

16-1368310  
I.R.S. Employer  
Identification Number

If any of the securities being registered on this form are to be offered on a delayed or continuous basis pursuant to Rule 415 under the Securities Act of 1933, check the following box: [ X ]

This Offering Statement shall only be qualified upon order of the Commission, unless a subsequent amendment is filed indicating the intention to become qualified by operation of the terms of Regulation A.

To the Common Shareholders of Steuben Trust Corporation

Effective November 17, 2005, the Board of Directors of the Steuben Trust Corporation determined the fair market value of the Common Stock of Steuben Trust Corporation, for purposes of the Corporation's Share Owner Dividend Reinvestment and Stock Purchase Plan, to be \$22.29 per share.

This Amendment is submitted to correct the title of the Supplement dated November 18, 2005, from "Supplement dated November 18, 2005 to Post Qualification Amendment No. 13" to "Supplement dated November 18, 2005, to Post Qualification Amendment No. 12."

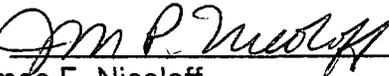
## POWER OF ATTORNEY

The Issuer and each person whose signature appears below hereby appoints Brenda L. Copeland and James P. Nicoloff, and each of them, as attorneys-in-fact, each with full power of substitution, to execute in their names and on behalf of the Issuer and each such person, individually and in each capacity stated below, one or more amendments (including post-effective amendments) to this Offering Statement as the attorney-in-fact acting on the premise shall from time to time deem appropriate and to file any such amendment to this Offering Statement with the Securities and Exchange Commission.

## SIGNATURES

**The Issuer.** The Issuer has duly caused this Offering Statement to be signed to be signed on its behalf by the undersigned, thereunto duly authorized, in Hornell, New York, on this 29th day of December, 2005.

### STEUBEN TRUST CORPORATION

By:   
James F. Nicoloff,  
Executive Vice President and  
Chief Financial Officer

This Offering Statement has been signed by the following persons in the capacities and on the dates indicated:

Date: December 29, 2005

By: Brenda L. Copeland\*  
Brenda L. Copeland, President and  
Chief Executive Officer

Date: December 29, 2005

By:   
James P. Nicoloff,  
Executive Vice President, Treasurer and  
Chief Financial Officer

Date: December 29, 2005

By: David A. Shults\*  
David A. Shults, Director and  
Chairman of the Board

Date: December 29, 2005

By: Robert U. Blades, Jr.\*  
Robert U. Blades, Jr., Director

Date: December 29, 2005

By: Charles M. Edmondson\*  
Charles M. Edmondson, Director

Date: December 29, 2005

By: Stoner E. Horey\*  
Stoner E. Horey, Director

Date: December 29, 2005

By: Charles D. Oliver\*  
Charles D. Oliver, Director

Date: December 29, 2005

By: Kenneth D. Philbrick\*  
Kenneth D. Philbrick, Director

Date: December 29, 2005

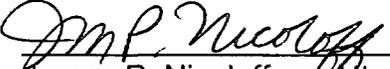
By: Eric Shults\*  
Eric Shults, Director

Date: December 29, 2005

By: Sherry C. Walton\*  
Sherry C. Walton, Director

Date: December 29, 2005

By: Charles K. Wellington\*  
Charles K. Wellington, Director

\*By:   
James P. Nicoloff, as Attorney-in-fact