

CITIZENS FINANCIAL SERVICES INC  
Form 8-K  
January 25, 2005

SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C., 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported) January 25, 2005

CITIZENS FINANCIAL SERVICES, INC.

Pennsylvania  
(State or other  
jurisdiction of  
incorporation)

0-13222  
(Commission File  
Number)

23-2265045  
(I.R.S. Employer  
Identification Number)

15 South Main Street, Mansfield, PA  
(Address of Principal Executive Office)

16933  
(Zip Code)

Registrant's telephone number, including area code:

(570) 662-2121

N/A

(Former name or former address, if changes since last report)

ITEM 8.01. OTHER EVENTS

On January 25, 2005, Citizens Financial Services, Inc. issued a press release titled "Citizens Financial Services, Inc. Addresses Other-Than-Temporary Impairment Issue", a copy of which is filed as an exhibit to this Current Report on Form 8-K and is incorporated herein by reference.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this Current Report on Form 8-K to be signed on its behalf by the undersigned, thereunto duly authorized.

CITIZENS FINANCIAL SERVICES, INC.

COMPANY NAME CORPORATION

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Date: January 25, 2005

By: /s/ Mickey L. Jones

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Title: Chief Financial Officer