ADAMS J MICHAEL JR

Form 4

December 20, 2004

FORM 4

Check this box

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB APPROVAL OMB

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if no longer subject to Section 16. Form 4 or

Form 5 obligations may continue. See Instruction

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

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * ADAMS J MICHAEL JR			2. Issuer Name and Ticker or Trading Symbol AMERISERV FINANCIAL INC					5. Relationship of Reporting Person(s) to Issuer				
			/PA/ [ASRV]					(Check all applicable)				
(Last) (First) (Middle)			3. Date of Earliest Transaction (Month/Day/Year) 12/15/2004					_X_ Director 10% Owner Officer (give title below) Other (specify below)				
	(Street)	4. If Amendment, Date Original				(6. Individual or Joint/Group Filing(Check					
			Filed(Month/Day/Year)					Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting				
PA							Ī	Person	ore than One Rej	porting		
(City)	(State)	(Zip)	Tab	le I - Non-l	Derivative Se	curitie	es Acqui	ired, Disposed of,	or Beneficiall	ly Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	EXECUTION AND CONTROL OF THE PROPERTY OF T	Date, if	3. Transactic Code (Instr. 8)	4. Securities oner Disposed (Instr. 3, 4 and Amount	of (D)		5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
Common	12/15/2004	12/20/20	004	P	334.6457	A	\$ 5.08	30,432.9016	D			
Common								57.4977	I	By Minor Child		
Reminder: Re	port on a separate line	e for each cl	ass of secu	urities bene	ficially owned	l direc	tly or inc	directly.				

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

	1. Title of Derivative	2. Conversion	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if	4. Transacti	5. orNumber	6. Date Exerc Expiration D		7. Title Amount		8. Price of Derivative	9. Nu Deriv
Security of (Instr. 3) F		or Exercise Price of Derivative Security	(monta Day) I car)	any (Month/Day/Year)	Code (Instr. 8)	of	(Month/Day/Year) e		Underlying Securities (Instr. 3 and 4)	ying ies	Security (Instr. 5)	Secur Bene Owne Follo Repo Trans (Instr
					Code V	(A) (D)	Date Exercisable	Expiration Date	Title N	Amount or Number of Shares		

Reporting Owners

Relationships Reporting Owner Name / Address 10% Owner Officer Other Director

ADAMS J MICHAEL JR

X

PA

Signatures

Sharon M. Callihan, 12/20/2004 Attorney-in-Fact

**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).

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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