#### CERNIC EDWARD J SR

Form 4/A

February 07, 2005

## FORM 4

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

OMB 3235-0287 Number:

Check this box if no longer subject to Section 16.

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

January 31, Expires: 2005

**OMB APPROVAL** 

Form 4 or Form 5 obligations

**SECURITIES** Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,

Estimated average burden hours per response... 0.5

Section 17(a) of the Public Utility Holding Company Act of 1935 or Section may continue. See Instruction

30(h) of the Investment Company Act of 1940

1(b).

(Print or Type Responses)

CERNIC EDWARD J SR S:			2. Issuer Name <b>and</b> Ticker or Trad ombol MERISERV FINANCIAL	Issuer
			A/[ASRV]	(Check all applicable)
(Last)	(First) (1	(N	Date of Earliest Transaction Ionth/Day/Year) 1/28/2005	X Director 10% Owner Officer (give title below) Other (specify below)
	(Street)		If Amendment, Date Original	6. Individual or Joint/Group Filing(Check
			led(Month/Day/Year) 2/01/2005	Applicable Line) _X_ Form filed by One Reporting Person
PA		0.		Form filed by More than One Reporting Person
(City)	(State)	(Zip)	Table I - Non-Derivative Secu	curities Acquired, Disposed of, or Beneficially Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Da any (Month/Day/	Code (Instr. 3, 4 and	sed of (D)  Securities Ownership Indirect Form: Beneficial Owned Direct (D) Ownership Following Reported Transaction(s) r Onership Or Indirect (Instr. 4) (Instr. 4) (Instr. 4) (Instr. 4)
Common	01/28/2005		P 290 A	\$ 76,574.2308 D

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

Persons who respond to the collection of **SEC 1474** information contained in this form are not (9-02)required to respond unless the form displays a currently valid OMB control number.

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

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1. Title of	2.	3. Transaction Date		4.	5.	6. Date Exerc		7. Title a		8. Price of	9. Nu
Derivative Security (Instr. 3)	Conversion or Exercise Price of Derivative Security	(Month/Day/Year)	Execution Date, if any (Month/Day/Year)	Transactic Code (Instr. 8)	onNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)			Amount Underlyi Securitie (Instr. 3	ing es	Derivative Security (Instr. 5)	Deriv Secur Bene Own Follo Repo Trans (Instr
				Code V	(A) (D)	Date Exercisable	Expiration Date	or Title N of	umber		

# **Reporting Owners**

Reporting Owner Name / Address	Relationships						
	Director	10% Owner	Officer	Other			
CERNIC EDWARD J SR							
D.4	X						
CERNIC EDWARD J SR	X						

# **Signatures**

Sharon M. Callihan, 02/07/2005 Attorney-in-Fact

### \*\*Signature of Reporting Person **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).

Date

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.

2 Reporting Owners