

CITIZENS FINANCIAL SERVICES INC  
Form 8-K  
October 22, 2004

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) October 22, 2004

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 AND REGULATION FD DISCLOSURE.

Mickey L. Jones, Chief Financial Officer, recently announced the consolidated financial results from Citizens Financial Services, Inc. and Subsidiaries for the third quarter 2004.

On October 22, 2004, Citizens Financial Services, Inc. issued a press release titled "Citizens Financial Services, Inc. Reports Third Quarter Earnings", a copy of which is filed as an exhibit to this Current Report on Form 8-K and is incorporated herein by reference.

ITEM 9.01. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION  
AND EXHIBITS

- a. Not applicable.
- b. Not applicable.
- c. Exhibits.

Exhibit 99: Press Release issued by Citizens Financial services, Inc. October 22, 2004, titled "Citizens Financial Services, Inc. Reports Third Quarter Earnings".

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**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.**

Date: October 22, 2004

By: /s/ Mickey L. Jones

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Title: Chief Financial Officer