

CITIZENS FINANCIAL SERVICES INC  
Form 8-K  
November 19, 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) November 19, 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 1.01. ENTRY INTO A MATERIAL DEFINITIVE AGREEMENT.

On November, 2004, Citizens Financial Services, Inc. issued a press release titled "Local Bank Expands Northern Tier Real Estate Holdings", 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.

Date: November 19, 2004

By: /s/ Mickey L. Jones

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Title: Chief Financial Officer