

CITIZENS FINANCIAL SERVICES INC  
Form 8-K  
October 15, 2003

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) September 30, 2003

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CITIZENS FINANCIAL SERVICES, INC.  
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	Pennsylvania	0-13222	23-2265045
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Employer	(State or other jurisdiction	(Commission File	(I.R.S.
Number)	of incorporation)	Number)	Identification
	15 South Main Street, Mansfield PA		16901
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Code)	(Address of Principal Executive Office)		(Zip
	Registrant's telephone number, including area code (570) 662-2121		
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	N/A		
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	(Former name or former address, if changed since last report)		

ITEM 5. OTHER EVENTS AND REGULATION FD DISCLOSURE.

Richard E. Wilber, President and Chief Executive Officer, recently announced the consolidated financial results from Citizens Financial Services, Inc. and Subsidiaries for the third quarter of 2003.

On October 15, 2003, Citizens Financial Services, Inc. issued a press release title "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 7. 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 15, 2003, titled "Citizens Financial Services, Inc. Reports Third Quarter Earnings".

**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 15, 2003

/s/ Randall E. Black

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By: Randall E. Black  
Chief Financial Officer