

CITIZENS FINANCIAL SERVICES INC  
Form 8-K  
September 22, 2005

UNITED STATES  
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 21, 2005

CITIZENS FINANCIAL SERVICES, INC.  
(Exact name of registrant as specified in its charter)

Pennsylvania  
(State or other  
jurisdiction of  
incorporation)

0-13222  
(Commission File Number)

23-2265045  
(I.R.S. Employer  
Identification No.)

15 South Main Street, Mansfield, PA  
(Address of principal executive offices)

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.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

|                          |  |
|--------------------------|--|
| <input type="checkbox"/> | Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)                  |
| <input type="checkbox"/> | Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)                 |
| <input type="checkbox"/> | Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b)) |
| <input type="checkbox"/> | Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c)) |

**Item 7.01 Regulation FD Disclosure.**

On September 21, 2005, Randall E. Black, Chief Executive Officer and President of First Citizens National Bank (the “Bank”) announced that the Bank intends to open a branch office in Wellsville, New York, subject to regulatory approval.

A press release is attached as Exhibit 99.1.

**Item 9.01 Financial Statements and Exhibits.**

(c) Exhibits.

| Exhibit<br>Number | Description                             |
|-------------------|---|
| 99.1              | Press Release dated September 21, 2005. |

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**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**CITIZENS FINANCIAL SERVICES, INC.**

Dated: September 22, 2005

By: /s/ Mickey L. Jones  
Mickey L. Jones  
Chief Financial Officer