

CHOICEONE FINANCIAL SERVICES INC  
Form 8-K  
November 01, 2006

---

**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): **November 1, 2006**

**ChoiceOne Financial Services, Inc.**  
(Exact Name of Registrant as  
Specified in its Charter)

**Michigan**  
(State or Other Jurisdiction  
of Incorporation)

**000-19202**  
(Commission  
File Number)

**38-2659066**  
(IRS Employer  
Identification No.)

**109 E. Division Street**  
**Sparta, Michigan**  
(Address of Principal Executive Offices)

**49345**  
(Zip Code)

Registrant's telephone number, including area code: **(616) 887-7366**

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):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - 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 November 1, 2006, ChoiceOne Financial Services, Inc. (the "Company") issued a press release announcing that the Company has completed its previously announced merger with Valley Ridge Financial Corp.

The Company intends to file an additional report on Form 8-K within four business days of this report that will provide additional details about the merger.

A copy of the press release is attached to this Current Report on Form 8-K as Exhibit 99.1 and is here incorporated by reference. This report and the Exhibit are furnished to, and not filed with, the Commission.

**Item 9.01. Financial Statements and Exhibits.**

- |                        |   |
|------------------------|---|
| <p>(d)</p> <p>99.1</p> | <p><b>Exhibits:</b> The following document is attached as an exhibit to this report on Form 8-K:</p> <p>Press Release dated November 1, 2006. This Exhibit is furnished to, and not filed with, the Commission.</p> |
|------------------------|---|

**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.

Dated: November 1, 2006

CHOICEONE FINANCIAL SERVICES, INC.  
(Registrant)

By:

/s/ Thomas Lampen

---

Thomas Lampen  
Its Treasurer

EXHIBIT INDEX

Exhibit Number

Document

99.1

ChoiceOne Financial Services, Inc. Press Release dated November 1, 2006. This Exhibit is furnished to, and not filed with, the Commission.