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PEOPLES FINANCIAL SERVICES CORP/ Form 8-K

October 28, 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 - October 25, 2005

Commission File Number: 0-23863

PEOPLES FINANCIAL SERVICES CORP.

(Exact name of registrant as specified in its charter)

PENNSYLVANIA

23-2391852

(State of incorporation)

(IRS Employer Identification No.)

50 MAIN STREET, HALLSTEAD,

18822

PA

(Address of principal executive offices)

(Zip code)

(570) 879-2175

(Registrant's telephone number including area code)

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Item 9.01 (c) Financial Statements and Exhibits

99: Press Release of Peoples Financial Services Corp., dated October

25, 2005, regarding Third Quarter Earnings

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EXHIBIT INDEX

Exhibit Page Number in Manually

Exhibit Signed Original

99 Press Release of Peoples Financial Services Corp., dated 4

October 25, 2005, regarding 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 report to be signed on its behalf by the undersigned, thereunto duly authorized.

PEOPLES FINANCIAL SERVICES, CORP.

/s/ Debra E. Dissinger

Dated: October 25, 2005 By: Debra E. Dissinger

Executive Vice President

/s/ Frederick J. Malloy

Dated: October 25, 2005 By: Frederick J. Malloy

Asst. Vice President/Controller

/s/ John W. Ord

Dated: October 25, 2005 By: John W. Ord

President/ CEO/Chairman

/s/ Joseph M. Ferretti

Dated: October 25, 2005 By: Joseph M. Ferretti

Vice President/Chief Credit Officer

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