

CITIZENS FINANCIAL SERVICES INC

Form 8-K

February 26, 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) February 26, 2004

CITIZENS FINANCIAL SERVICES, INC.

|   |                          |   |
|---|--------------------------|---|
| Pennsylvania  | 0-13222                  | 23-2265045                              |
| (State or other jurisdiction of incorporation)      | (Commission File Number) | (I.R.S. Employer Identification Number) |
| 15 South Main Street, Mansfield, PA                 |                          | 16933                                   |
| (Address of Principal Executive Office)             |                          | (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 5. OTHER EVENTS AND REGULATION FD DISCLOSURE.

On February 26, 2004, Citizens Financial Services, Inc. issued a press release titled "First Citizens National Bank Purchases Bradford County Legacy Bank Offices", 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.

1. Not applicable.

1. Exhibits.

Exhibit 99: Press Release issued by Citizens Financial services, Inc. February 26, 2004, titled "First Citizens National Bank Purchases Bradford County Legacy Bank Offices".

---

**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: February 26, 2004

By: /s/ Randall E. Black

---

Senior Vice President, Chief Financial Officer  
Title