

CITIZENS FINANCIAL SERVICES INC  
Form 8-K  
July 28, 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) July 28, 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.

On July 28, 2003, Citizens Financial Services, Inc. issued a press release titled "Local Bank President Announces Retirement After 22 Years of Service", 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. dated July 28, 2003, titled "Local Bank President Announces Retirement After 22 Years of Service".

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: July 28, 2003

/s/ Randall E. Black

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By: Randall E. Black  
Chief Financial Officer