

CITIZENS FINANCIAL SERVICES INC
Form 8-K
October 23, 2002

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 30, 2002

CITIZENS FINANCIAL SERVICES, INC.

	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

N/A

(Former name or former address, if changed since last report)

ITEM 5. OTHER EVENTS AND REGULATION FD DISCLOSURE.

Richard E. Wilber, president and chief executive officer, recently announced the consolidated financial results from Citizens Financial Services, Inc. and

Subsidiaries for the third quarter of 2002.

On October 23, 2002, Citizens Financial Services, Inc. issued a press release titled "Citizens Financial Services, Inc. Reports Third Quarter Earnings for 2002", 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 October 23, 2002, titled "Citizens Financial Services, Inc. Reports Third Quarter Earnings for 2002".

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: October 23, 2002

/s/ Randall E. Black

By: Randall E. Black
Chief Financial Officer