

PEOPLES FINANCIAL SERVICES CORP/  
Form 8-K  
October 04, 2004

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, DC 20549

**FORM 8-K**

(X) CURRENT REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

Date of Report - October 4, 2004

**PEOPLES FINANCIAL SERVICES CORP.**

*(Exact Name of Registrant as Specified in its Charter)*

**PENNSYLVANIA**

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

**000-23863**

*(Commission File  
Number)*

**23-2931852**

*(I.R.S. Employer  
Identification Number)*

**50 Main Street, Hallstead, PA 18822**

*(Address of Principal Executive Officer)*

**(570) 879-2175**

*(Registrant's telephone number, including area code)*

**N/A**

*(Former Name or Former Address, if changed since last  
report)*

Item 1. Changes in Control of Registrant  
Not Applicable

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Item 2. Acquisition or Disposition of Assets  
Not Applicable

Item 3. Bankruptcy or Receivership  
Not Applicable

Item 4. Changes in Registrant's Certifying Accountant  
Not Applicable

Item 5. Other Events  
Registrant files this Current Report on Form 8K to submit a copy of Registrant's Press Release of Peoples Financial Services Corp., dated October 4, 2004, regarding dividend declaration

Item 6. Resignations of Registrant's Directors  
Not Applicable

Item 7. Financial Statements and Exhibits  
(a) Not Applicable.  
(b) Not Applicable.  
(c) Exhibit:  
99 Press Release of Peoples Financial Services Corp. dated October 4, 2004, regarding dividend announcement.

Item 8. Change in Fiscal Year  
Not Applicable

Item 9. Regulation FD Disclosure  
Not Applicable

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.  
(Registrant)

Dated October 4, 2004

/s/ Debra E. Dissinger  
By Debra E. Dissinger  
Executive Vice President

EXHIBIT INDEX

Exhibit		Page Number in Manually Signed Original
99	Press Release of Peoples Financial Services Corp. dated October 4, 2004.	3

EXHIBIT 99

PRESS RELEASE

Peoples Financial Services Corp. Declares Dividend

A regular quarterly dividend of \$0.19 per share was declared on October 1, 2004. The dividend will be paid on November 15, 2004, to shareholders of record on October 29, 2004. PFSC stock is listed on the OTC Bulletin Board under the stock symbol PFIS.

Peoples Financial Services Corp., Hallstead, PA, is the parent company of Peoples National Bank, an independent community bank with eight offices. The branches are located in the Hallstead Shopping Plaza, Hop Bottom, Susquehanna, and Montrose in Susquehanna County; Nicholson, Tunkhannock, and Meshoppen in Wyoming County; and in Conklin, Broome County, NY.

This press release contains certain forward-looking statements as that term is defined in the Private Securities Litigation Reform Act of 1995. Actual results and trends could differ materially from those set forth in such statements due to various factors. Such factors include the possibility that increased demand for prices for the Company's financial services and products may not occur, changing economic, interest rate and competitive conditions, technological developments, and other risks and uncertainties including those detailed in the Company's filings with the Securities and Exchange Commission.