

PEOPLES FINANCIAL SERVICES CORP/
Form 8-K
January 20, 2006

**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 - January 20, 2006

Commission File Number: 0-23863

PEOPLES FINANCIAL SERVICES CORP.
(Exact name of registrant as specified in its charter)

PENNSYLVANIA
(State of incorporation)

23-2391852
(IRS Employer Identification No.)

**50 MAIN STREET, HALLSTEAD,
PA**
(Address of principal executive offices)

18822
(Zip code)

(570) 879-2175
(Registrant's telephone number including area code)

Item 9.01 (c) Financial Statements and Exhibits

99: Press Release of Peoples Financial Services Corp., dated January 20, 2006, regarding Dividend Declaration.

EXHIBIT INDEX

| Exhibit | Page Number of Manually Signed Original |
|--|--|
| 99 Press Release of Peoples Financial Services Corp., dated January 20, 2006, regarding Dividend Declaration. | 4 |

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: January 20, 2006

By: Debra E. Dissinger
Executive Vice President

/s/ Frederick J. Malloy

Dated: January 20, 2006

By: Frederick J. Malloy
Asst. Vice President/Controller

/s/ John W. Ord

Dated: January 20, 2006

By: John W. Ord
President/ CEO/Chairman

/s/ Joseph M. Ferretti

Dated: January 20, 2006

By: Joseph M. Ferretti
Vice President/Chief Credit Officer

