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PEOPLES FINANCIAL SERVICES CORP/ Form 8-K July 07, 2004

Changes in Control of Registrant

Not Applicable

Item 1.

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 - July 7, 2004

PEOPLES FINANCIAL SERVICES CORP.

(Exact Name of Registrant as Specified in its Charter)

PENNSYLVANIA	000-23863	23-2931852
(State or Other Jurisdiction of Incorporation or Organization)	(Commission File Number)	(I.R.S. Employer Identification Number)
50 Main Str	eet, Hallstead, PA 18822	
(Address of P	Principal Executive Officer)	
(\$	570) 879-2175	
(Registrant's teleph	one number, including area code)	
	N/A	
(Former Name or For	rmer Address, if changed since last report)	

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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 July 7, 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 July 7, 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)

/s/ Debra E. Dissinger
Dated July 7, 2004

By Debra E. Dissinger
Executive Vice President

EXHIBIT INDEX

Page Number in Manually Signed Original

Exhibit

99 Press Release of Peoples Financial Services

Corp. dated July 7, 2004.

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EXHIBIT 99

PRESS RELEASE

Peoples Financial Services Corp. Declares Dividend

A regular quarterly dividend of \$0.18 per share was declared on July 1, 2004. The dividend will be paid on August 17, 2004, to shareholders of record on July 30, 2004.

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.