

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<br>of Manually<br>Signed<br>Original |
|--|--|
| 99 Press Release of Peoples Financial Services Corp., dated<br>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

