

CHEMUNG FINANCIAL CORP

Form 8-K

October 25, 2005

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):

October 25, 2005

Commission file number:

0-13888

CHEMUNG FINANCIAL CORPORATION

(Exact name of Registrant as specified in its charter)

New York

16-123703-8

(State or other jurisdiction of

(I.R.S. Employer

incorporation or organization)

Identification No.)

One Chemung Canal Plaza, Elmira, NY 14901

(Address of principal executive offices) (Zip Code)

(607) 737-3711

(Registrant's telephone number including area code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

In connection with the audits of the two fiscal years ended December 31, 2004 and the subsequent interim period through October 19, 2005, there were: (1) no disagreements with KPMG on any matter of accounting principles or practices, financial statement disclosure, or auditing scope or procedures, which disagreements, if not resolved to the satisfaction of KPMG, would have caused it to make reference in connection with its opinion to the subject matter of the disagreement, or (2) reportable events.

The registrant has provided KPMG with a copy of this Report, and has requested that KPMG furnish the registrant with a letter addressed to the Securities and Exchange Commission stating whether it agrees with the statements made by the Registrant. Such letter is attached as Exhibit 16.1 of this Report.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS

- (a) No financial statements are required to be filed with this report.
- (b) No proforma financial statement is required to be filed with this report.
- (c) Exhibits

Exhibit No.

16.1

Letter re. Change in Certifying Accountant.

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.

CHEMUNG FINANCIAL CORPORATION

October 25, 2005

By: Jan P. Updegraff


/s/Jan P. Updegraff

President & Chief Executive Officer