

PEOPLES FINANCIAL SERVICES CORP/  
Form 8-K  
October 28, 2005

**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 - October 25, 2005**

**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 October 25, 2005, regarding Third Quarter Earnings

EXHIBIT INDEX

Exhibit	Page Number in Manually Signed Original
99 Press Release of Peoples Financial Services Corp., dated October 25, 2005, regarding Third Quarter Earnings	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: October 25, 2005

By: Debra E. Dissinger  
Executive Vice President

/s/ Frederick J. Malloy

Dated: October 25, 2005

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

/s/ John W. Ord

Dated: October 25, 2005

By: John W. Ord  
President/ CEO/Chairman

/s/ Joseph M. Ferretti

Dated: October 25, 2005

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

