

PEOPLES FINANCIAL SERVICES CORP/  
Form 8-K  
July 24, 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 - July 21, 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 July 21, 2006, regarding Second Quarter Earnings

EXHIBIT INDEX

Exhibit	Page Number in Manually Signed Original
99 Press Release of Peoples Financial Services Corp., dated July 21, 2006, regarding Second 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.**

Dated: July 21, 2006                    /s/ John W. Ord  
By: John W. Ord  
CEO/Chairman

Dated: July 21, 2006                    /s/ Richard S. Lochen, Jr.  
By: Richard S. Lochen, Jr.  
President

Dated: July 21, 2006                    /s/ Debra E. Dissinger  
By: Debra E. Dissinger  
Executive Vice President/COO

Dated: July 21, 2006                    /s/ Joseph M. Ferretti  
By: Joseph M. Ferretti  
Vice President/CCO

Dated: July 21, 2006                    /s/ Frederick J. Malloy  
By: Frederick J. Malloy  
Asst. Vice President/Controller

