ADAMS DEBRA E

Form 5

Common

Stock

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	February 12	2, 2019										
	FORM	1 5								APPROVAL		
				SECURITIES AND EXCHANGE COMM				OMMISSION	OMB Number:	3235-0362		
				Washington, D.C. 20549					Expires:	January 31, 2005		
	to Section Form 4 of 5 obligat may cont	r Form ANN ions inue.	NUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES						Estimated average burden hours per response 1			
Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section Reported Form 4 Transactions Reported Transactions Reported												
1. Name and Address of Reporting Person * ADAMS DEBRA E (Last) (First) (Middle) C/O PEOPLES SECURITY BANK & TRUST CO., 150 N WASHINGTON AVE				Issuer Name and Taymbol EOPLES FINAN ORP. [PFIS]		Issuer						
				3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2018 Director X_ Officer (give below)					e title 10% Owner below) ef Operations Officer			
(Street)				If Amendment, Dat led(Month/Day/Year)	e Original		(al or Joint/Group Reporting (check applicable line)			
	SCRANTO	DN, PA 18503					-	_X_ Form Filed by (Form Filed by M Person				
	(City)	(State)	(Zip)	Table I - Non-De	erivative Sec	urities	s Acqu	ired, Disposed of	, or Beneficia	ally Owned		
	1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Datany (Month/Day/Y	Pate, if Transaction Code	4. Securities Acqu (A) or Disposed of (Instr. 3, 4 and 5) (A)		of (D)	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year	6. Ownership Form: Direct (D) or Indirect (I)	Beneficial Ownership		
	Common Stock	12/31/2018	Â	J	Amount 65.6842	or (D)	Price \$ 0 (1)	(Instr. 3 and 4) 241.501	(Instr. 4)	PSBT Employee Stock Ownership Plan		
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1,227.012

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IRA

Common Stock

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

Deletionship

SEC 2270 (9-02)

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Titl	e and	8. Price of
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transaction	Number	Expiration D	ate	Amou	int of	Derivative
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	lying	Security
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Secur	ities	(Instr. 5)
	Derivative				Securities			(Instr.	3 and 4)	
	Security				Acquired					
					(A) or					
					Disposed					
					of (D)					
					(Instr. 3,					
					4, and 5)					
									Amount	
						_			or	
						Date Exercisable	Expiration Date	Title	Number	
									of	
					(A) (D)				Shares	

Reporting Owners

Reporting Owner Name / Address	Keiauonsnips					
	Director	10% Owner	Officer	Other		
ADAMS DEBRA E C/O PEOPLES SECURITY BANK & TRUST CO. 150 N WASHINGTON AVE	Â	Â	EVP, Chief Operations Officer	Â		
SCRANTON. PA 18503						

Signatures

Carla Olenchak, Attorney in Fact for Debra E
Adams
02/12/2019

**Signature of Reporting Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Represents an allocation of shares under the Issuer's Employee Stock Ownership Plan.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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