First National Bank of Fredericksburg Form 425 October 21, 2015

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 and Exchange Act of 1934

Date of Report (Date of earliest event reported): October 19, 2015

CITIZENS FINANCIAL SERVICES, INC. (Exact Name of Registrant as Specified in its Charter)

Pennsylvania 0-13222 23-2265045
(State or Other Jurisdiction (Commission File No.) (I.R.S. Employer of Incorporation) Identification No.)

15 South Main Street, Mansfield, Pennsylvania 16933 (Address of Principal Executive Offices) (Zip Code)

Registrant's telephone number, including area code: (570) 662-2121

Not applicable (Former Name or Former Address, if Changed Since Last Report)

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 (see General Instruction A.2. below):

- x Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- " Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- " Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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Item 8.01 Other Events.

On October 21, 2015, Citizens Financial Services, Inc. and The First National Bank of Fredericksburg ("FNB") issued a joint press release announcing the receipt of all required bank regulatory approvals to complete Citizens' pending acquisition of FNB. A copy of the press release is filed as Exhibit 99.1 to this Current Report on Form 8-K and incorporated herein by reference.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits.

Exhibit 99.1

Joint Press Release dated October 21, 2015.

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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, hereunto duly authorized.

Citizens Financial Services, Inc.

Date: October 21, 2015 By: /s/ Randall E. Black

Randall E. Black

President and Chief Executive

Officer

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