

CHOICEONE FINANCIAL SERVICES INC

Form 8-K

July 23, 2004

SECURITIES AND EXCHANGE COMMISSION
Washington, DC 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):
July 23, 2004

ChoiceOne Financial Services, Inc.
(Exact Name of Registrant as
Specified in its Charter)

Michigan
(State or Other
Jurisdiction of
Incorporation)

1-9202
(Commission
File Number)

38-2659066
(IRS Employer
Identification No.)

109 E. Division Street
Sparta, Michigan
(Address of Principal Executive Offices)

Registrant's telephone number,
including area code: **(616) 887-7366**

49345
(Zip Code)

Item 7. Financial Statements and Exhibits.

(c) Exhibits:

99.1

Press Release dated July 23, 2004

Item 12. Results of Operations and Financial Condition.

On July 23, 2004, ChoiceOne Financial Services, Inc. issued the press release attached as Exhibit 99.1 to this Form 8-K, which is here incorporated by reference. This Report and the Exhibit are furnished to, and not filed with, the Commission.

SIGNATURE

 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.

Dated: July 23, 2004

CHOICEONE FINANCIAL SERVICES, INC.
(Registrant)

By:

/s/Thomas Lampen

Thomas Lampen
Its Treasurer

EXHIBIT INDEX

Exhibit No

Document

99.1

Press Release dated July 23, 2004
