

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. &nbsp;   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

&nbsp;   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

---