

CHOICEONE FINANCIAL SERVICES INC
Form 8-K
November 01, 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 (Date of earliest event reported): **November 1, 2006**

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

Michigan
(State or Other Jurisdiction
of Incorporation)

000-19202
(Commission
File Number)

38-2659066
(IRS Employer
Identification No.)

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

49345
(Zip Code)

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

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):

- 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 7.01. Regulation FD Disclosure

On November 1, 2006, ChoiceOne Financial Services, Inc. (the "Company") issued a press release announcing that the Company has completed its previously announced merger with Valley Ridge Financial Corp.

The Company intends to file an additional report on Form 8-K within four business days of this report that will provide additional details about the merger.

A copy of the press release is attached to this Current Report on Form 8-K as Exhibit 99.1 and is here incorporated by reference. This report and the Exhibit are furnished to, and not filed with, the Commission.

Item 9.01. Financial Statements and Exhibits.

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|------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>(d)</p> <p>99.1</p> | <p>Exhibits: The following document is attached as an exhibit to this report on Form 8-K:</p> <p>Press Release dated November 1, 2006. This Exhibit is furnished to, and not filed with, the Commission.</p> |
|------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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.

Dated: November 1, 2006

CHOICEONE FINANCIAL SERVICES, INC.
(Registrant)

By:

/s/ Thomas Lampen

Thomas Lampen
Its Treasurer

EXHIBIT INDEX

Exhibit Number

Document

99.1

ChoiceOne Financial Services, Inc. Press Release dated November 1, 2006. This Exhibit is furnished to, and not filed with, the Commission.