CUTLER WILLIAM F JR

Form 4

January 21, 2005

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB Number:

3235-0287

Expires:

January 31, 2005

0.5

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response...

if no longer subject to Section 16. Form 4 or Form 5

obligations

may continue.

See Instruction

Check this box

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

30(h) of the Investment Company Act of 1940

1(b).

Common

Stock

01/19/2005

(Print or Type Responses)

1. Name and Address of Reporting Person * CUTLER WILLIAM F JR			2. Issuer Name and Ticker or Trading Symbol CHOICEONE FINANCIAL SERVICES INC [(None)]			5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
(Last) 9219 TEN N	(First) (Middle)	3. Date of (Month/E) 01/19/2	•	ransaction		_X Director Officer (give below)		Owner or (specify
(Street)			4. If Amendment, Date Original			6. Individual or Joint/Group Filing(Check			
	D, MI 49341		Filed(Mon	nth/Day/Year	·)		Applicable Line) _X_ Form filed by C Form filed by M Person	One Reporting Per More than One Rep	
(City)	(State)	(Zip)	Tabl	le I - Non-E	Derivative S	ecurities Acq	uired, Disposed of	, or Beneficiall	ly Owned
1.Title of	2. Transaction Date	e 2A. Deei	med	3.	4. Securitie	es Acquired	5. Amount of	6.	7. Nature of
Security	(Month/Day/Year)	Executio	n Date, if	Transactio	on(A) or Disp	posed of (D)	Securities	Ownership	Indirect
(Instr. 3)		any		Code	(Instr. 3, 4	and 5)	Beneficially	Form: Direct	Beneficial
		(Month/I	Day/Year)	(Instr. 8)			Owned	(D) or	Ownership
							Following	Indirect (I)	(Instr. 4)
						(A)	Reported	(Instr. 4)	
						or	Transaction(s)		
				Code V	Amount		(Instr. 3 and 4)		

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

Persons who respond to the collection of **SEC 1474** information contained in this form are not (9-02)required to respond unless the form displays a currently valid OMB control number.

24,694.8928

(1)

D

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

Code V Amount (D)

117

A

A

Price

22.85

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1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactic Code (Instr. 8)	5. onNumber of Derivative Securities Acquired (A) or Disposed of (D)		ate	7. Title a Amount of Underlying Securities (Instr. 3 a	of ng s	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secur Bene Own Follo Repo Trans (Instr
				Code V	(Instr. 3, 4, and 5) (A) (D)	Date Exercisable	Expiration Date	or Title Nu of	umber		

Reporting Owners

Reporting Owner Name / Address	Relationships					
1 6	Director	10% Owner	Officer Othe			
CUTLER WILLIAM F JR						
9219 TEN MILE ROAD	X					
ROCKFORD, MI 49341						

Signatures

/s/ William F.
Cutler, Jr.

**Signature of Reporting Date

**Signature of Reporting
Person

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) Column 5 reflects the acquisition of 186.9459 shares from the reinvestment of cash dividends.

Note: File three copies of this Form, one of which must be manually signed. If space 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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