

CHOICEONE FINANCIAL SERVICES INC  
Form 8-K  
July 25, 2008

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**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): **July 25, 2008**

**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 2.02 Results of Operations and Financial Condition.**

On July 25, 2008, ChoiceOne Financial Services, Inc. (the "Company") 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.

**Item 7.01 Regulation FD Disclosure.**

On July 25, 2008, the Company mailed a letter to its shareholders. The letter is attached as Exhibit 99.2 to this Form 8-K 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.**

|     |           |  |
|-----|-----------|--|
| (d) | Exhibits: |  |
|     | 99.1      | Press Release dated July 25, 2008. This Exhibit is furnished to, and not filed with, the Commission. |
|     | 99.2      | Letter to Shareholders. This Exhibit is furnished to, and not filed with, the Commission.            |

**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: July 25, 2008

CHOICEONE FINANCIAL SERVICES, INC.  
(Registrant)

By:

/s/ Thomas Lampen

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Thomas Lampen  
Its Treasurer

EXHIBIT INDEX

| <u>Exhibit Number</u> | <u>Document</u>   |
|-----------------------|---|
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| 99.2                  | Letter to Shareholders. This Exhibit is furnished to, and not filed with, the Commission.   |