



FOR IMMEDIATE RELEASE

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C.F.S. Declares One-Time Special Dividend

November 5, 2009 - MANSFIELD, PENNSYLVANIA - The Board of Directors of Citizens Financial Services, Inc. (OTC BB: CZFS) the bank holding company for First Citizens National Bank, recently declared a one-time special cash dividend for Citizens Financial Services shareholders.

A cash dividend of \$.05 per share will be paid on December 10, 2009 to shareholders of record on November 16, 2009. This one-time special cash dividend results in an overall increase of 4.04% in dividends declared this year versus 2008. CEO and President Randall E. Black stated, "This one-time special dividend is a direct reflection of this year's outstanding financial performance along with the strong capital position of the Company, as well as the Board of Directors' commitment to provide total shareholder return."

Inquiries regarding the purchase of the company's stock may be made through the following brokers: Boenning & Scattergood, Inc., 800-883-1212; Domestic Securities, Inc., 201-782-0888; E*Trade Capital Markets, LLC, 866-551-8300; Hudson Securities, Inc., 201-216-0100; Knight Equity Markets, LP, 212-336-8924; Monroe Securities Inc., 800-766-5560; Pershing Trading Company, 201-413-3531; RBC Capital Markets Corp., 212-858-7000; Stifel, Nicolaus & Co., Inc., 800-223-7922; UBS Securities, LLC, 203-719-7100.

Citizens Financial Services, Inc. has over 1,500 shareholders, the majority of whom reside in Potter, Tioga, and Bradford Counties. First Citizens National Bank has community offices in Wellsville, NY and Pennsylvania offices in Genesee, Ulysses, Wellsboro, Mansfield, Blossburg, Canton, Troy, Gillett, Towanda, LeRaysville, Staline, Sayre and in-store offices at Weis Market in Wellsboro and Wal-Mart in Mansfield.

Note: This press release may contain forward-looking statements as defined in the Private Securities Litigation Reform Act of 1995. Actual results and trends could differ materially from those set forth in such statements due to various factors. These factors include operating, legal and regulatory risks; changing economic and competitive conditions and other risks and uncertainties.