Edgar Filing: Mosso Robert B Mr - Form 4

Mosso Robert	B Mr											
Form 4 November 24,	2008											
FORM Check this if no longer subject to	ORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549 STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES Form 4 or						ERSHIP OF	OMB APPROVAL OMB 3235-0287 Number: January 31, 2005 Estimated average burden hours per response 0.5				
obligations may contin <i>See</i> Instruct 1(b).	ue. Section 17	(a) of the		lity Hold	ing Comp	any A	Act of 1	1935 or Section	L			
(Print or Type Re	sponses)											
Mosso Robert B Mr Symbol CITIZI			Symbol	er Name and Ticker or Trading ENS FINANCIAL SERVICES ZFS.ob]				5. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
(Last) 12 MORRIS I	``´	(Middle)	3. Date of I (Month/Da) 11/21/200	y/Year)	nsaction		- - 1	Director X Officer (give to below) VICE		Owner or (specify		
					nth/Day/Year)				6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person			
WELLSBOR	O, PA 16901						-	Form filed by Mo Person				
(City)	(State)	(Zip)	Table	I - Non-De	erivative Se	curiti	es Acqu	ired, Disposed of,	or Beneficial	ly Owned		
1.Title of Security (Instr. 3)	2. Transaction E (Month/Day/Yea	ar) Executi any	emed ion Date, if /Day/Year)	3. Transactiv Code (Instr. 8)	4. Securit or(A) or Dis (Instr. 3, 4)	sposed	of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
COMMON CLASS	11/21/2008			P	12.732		\$ 18.85	710.1753	D			

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

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

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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. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		Date	Secur	int of rlying	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secur Bene Owne Follo Repo Trans (Instr
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address		R					
	Director	10% Owner	Officer	Other			
Mosso Robert B Mr 12 MORRIS LANE WELLSBORO, PA 16901			VICE PRESIDENT				
Signatures							
GINA MARIE BOOR FOR ROBERT B. MOSSO UNDER POWER OF ATTORNEY							

DATED 06/17/04

<u>**</u>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).

Remarks:

STOCK PURCHASED THROUGH A VOLUNTARY STOCK PURCHASE ACCOUNT.

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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Date