

CHEMUNG FINANCIAL CORP  
Form 8-K  
October 14, 2004

OMB APPROVAL

EFFECTIVE AUGUST 23<sup>RD</sup>, 2004

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UNITED STATES

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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) **October 14, 2004**

CHEMUNG FINANCIAL COPORATION

(Exact name of registrant as specified in its charter)

New York

0-13888

16-123703-8

(State or Other Jurisdiction of  
Incorporation)

(Commission File  
Number)

(IRS Employer Identification No.)

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(Former Name or former address, if changed since last report.)

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 provision (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))

**ITEM 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION**

On October 14, 2004, Chemung Financial Corporation issued a press release describing its results of operations for the third quarter of 2004. That press release is furnished as Exhibit 99 to this report.

The information in this Current Report, including the exhibit attached hereto, is being furnished pursuant to Item 2.02 of Form 8-K and shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liabilities of that Section, and such information shall not be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such filing.

**ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS**

- a. Not Applicable
- b. Not Applicable
- c. Exhibits

**Exhibit No.**

99          Press Release dated October 14, 2004

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.

CHEMUNG FINANCIAL CORPORATION

Dated: October 14, 2004

By: /s/Jan P. Updegraff

President and Chief Executive Officer