

CHOICEONE FINANCIAL SERVICES INC  
Form SC 13G  
February 13, 2008

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

**SCHEDULE 13G  
(Rule 13d-102)**

**INFORMATION TO BE INCLUDED IN STATEMENTS FILED PURSUANT TO RULES 13d-1(b), (c)  
AND (d) AND AMENDMENTS THERETO FILED PURSUANT TO RULE 13d-2  
UNDER THE SECURITIES EXCHANGE ACT OF 1934**

(Amendment No. \_\_\_)<sup>1</sup>

CHOICEONE FINANCIAL SERVICES, INC.

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(Name of Issuer)

Common Stock, without par value

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(Title of Class of Securities)

170386-10-6

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(CUSIP Number)

December 31, 2007

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(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- Rule 13d-1(b)
- Rule 13d-1(c)
- Rule 13d-1(d)

<sup>1</sup> The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the

Act but shall be subject to all other provisions of the Act.

The filing of this Schedule shall not be construed as an admission by ChoiceOne Bank or ChoiceOne Financial Services, Inc. that it is, for purposes of Section 13(d) or 13(g) of the Securities Exchange Act of 1934, or for any other purposes, the beneficial owner of any securities covered by this schedule.

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(1) Names of Reporting Persons

ChoiceOne Bank 401(k) and  
Employee Stock Ownership Plan

(2) Check the Appropriate Box if a Member of a Group

(a)  [X]  
(b)  [ ]

(3) SEC Use Only

(4) Citizenship or Place of Organization

Sparta, Michigan

Number of  
Shares  
Beneficially  
Owned by  
Each  
Reporting  
Person  
With

|     |                          |         |
|-----|--------------------------|---------|
| (5) | Sole Voting Power        | 0       |
| (6) | Shared Voting Power      | 161,839 |
| (7) | Sole Dispositive Power   | 0       |
| (8) | Shared Dispositive Power | 161,839 |

(9) Aggregate Amount Beneficially Owned by Each Reporting Person

161,839

(10) Check if the Aggregate Amount in Row (9) Excludes Certain Shares  [ ]

(11) Percent of Class Represented by Amount in Row 9

5.01%

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(12) Type of Reporting Person

EP

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(1) Names of Reporting Persons

ChoiceOne Bank

(2) Check the Appropriate Box if a Member of a Group

(a)  [X]  
 (b)  [ ]

(3) SEC Use Only

(4) Citizenship or Place of Organization

Sparta, Michigan

Number of  
 Shares  
 Beneficially  
 Owned by  
 Each  
 Reporting  
 Person  
 With

(5) Sole Voting Power 0

(6) Shared Voting Power 161,839

(7) Sole Dispositive Power 0

(8) Shared Dispositive Power 161,839

(9) Aggregate Amount Beneficially Owned by Each Reporting Person

161,839

(10) Check if the Aggregate Amount in Row (9) Excludes Certain Shares  [ ]

(11) Percent of Class Represented by Amount in Row 9

5.01%

---

(12) Type of Reporting Person

BK

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(1) Names of Reporting Persons

ChoiceOne Financial Services, Inc.

(2) Check the Appropriate Box if a Member of a Group

(a)  [X]  
 (b)  [ ]

(3) SEC Use Only

(4) Citizenship or Place of Organization

Sparta, Michigan

Number of  
Shares  
Beneficially  
Owned by  
Each  
Reporting  
Person  
With

|                              |         |
|------------------------------|---------|
| (5) Sole Voting Power        | 0       |
| <hr/>                        |         |
| (6) Shared Voting Power      | 161,839 |
| <hr/>                        |         |
| (7) Sole Dispositive Power   | 0       |
| <hr/>                        |         |
| (8) Shared Dispositive Power | 161,839 |

(9) Aggregate Amount Beneficially Owned by Each Reporting Person

161,839

(10) Check if the Aggregate Amount in Row (9) Excludes Certain Shares  [ ]

(11) Percent of Class Represented by Amount in Row 9

5.01%

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(12) Type of Reporting Person

HC

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**Item 1(a). Name of Issuer:**

ChoiceOne Financial Services, Inc.

**Item 1(b). Address of Issuer's Principal Executive Offices:**

109 East Division  
Sparta, Michigan 49345

**Item 2(a). Name of Person Filing:**

ChoiceOne Bank 401(k) and Employee Stock Ownership Plan  
ChoiceOne Bank  
ChoiceOne Financial Services, Inc.

**Item 2(b). Address of Principal Business Office or, if None, Residence:**

109 East Division  
Sparta, Michigan 49345

**Item 2(c). Citizenship:**

State of Michigan, United States of America

**Item 2(d). Title of Class of Securities:**

Common Stock, without par value

**Item 2(e). CUSIP Number:**

170386-10-6

**Item 3. If this statement is filed pursuant to Rule 13d-1(b), or 13d-2(b) or (c), check whether the person filing is a:**

- (a)  Broker or dealer registered under Section 15 of the Act;
- (b)  Bank as defined in Section 3(a)(6) of the Act;
- (c)  Insurance company as defined in Section 3(a)(19) of the Act;
- (d)  Investment company registered under Section 8 of the Investment Company Act of 1940;
- (e)  An investment adviser in accordance with Rule 13d-1(b)(1)(ii)(E);
- (f)  An employee benefit plan or endowment fund in accordance with Rule 13d-1(b)(1)(ii)(F);
- (g)  A parent holding company or control person in accordance with Rule 13d-1(b)(1)(ii)(G);
- (h)  A savings association as defined in Section 3(b) of the Federal Deposit Insurance Act;

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- (i)  A church plan that is excluded from the definition of an investment company under Section 3(c)(14) of the Investment Company Act;
  - (j)  Group, in accordance with Rule 13d-1(b)(1)(ii)(J).
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**Item 4. Ownership:**

Provide the following information regarding the aggregate number and percentage of the class of securities of the issuer identified in Item 1.

|     |   |                |
|-----|---|----------------|
| (a) | Amount Beneficially Owned:                                | 161,839 shares |
| (b) | Percent of Class:   | 5.01%          |
| (c) | Number of shares as to which such person has:             |                |
|     | (i) Sole power to vote or to direct the vote              | 0 shares       |
|     | (ii) Shared power to vote or to direct the vote           | 161,839 shares |
|     | (iii) Sole power to dispose or to direct the disposition  | 0 shares       |
|     | (iv) Shared power to dispose or to direct the disposition | 161,839 shares |

**Item 5. Ownership of Five Percent or Less of a Class:**

Not Applicable

**Item 6. Ownership of More than Five Percent on Behalf of Another Person:**

Not Applicable

**Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person:**

See Exhibit 99.1

**Item 8. Identification and Classification of Members of the Group:**

See Exhibit 99.1

**Item 9. Notice of Dissolution of Group:**

Not Applicable

**Item 10. Certifications:**

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

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SIGNATURE

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After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

February 13, 2008

CHOICEONE FINANCIAL SERVICES, INC.

CHOICEONE BANK

/s/ Thomas L. Lampen

/s/ Thomas L. Lampen

Thomas L. Lampen  
Treasurer

Thomas L. Lampen  
Vice President and Chief Financial Officer

CHOICEONE BANK 401(k) AND  
EMPLOYEE STOCK OWNERSHIP PLAN

/s/ Thomas L. Lampen

Thomas L. Lampen, Trustee