

CHEMUNG FINANCIAL CORP  
Form 8-K  
July 13, 2004

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 13, 2004

CHEMUNG FINANCIAL CORPORATION  
(Exact name of Registrant as Specified in Charter)

New York

0-13888

16-123703-8

(State or Other Jurisdiction of  
Incorporation)

(Commission File Number)

(IRS Employer Identification  
No.)

One Chemung Canal Plaza, Elmira, New York

14901

(Address of Principal Executive Offices)

(Zip Code)

Registrant's telephone number, including area code (607) 737-3711

(Former Name or Former Address, if Changed Since Last Report)

Item 7.

Financial Statements and Exhibits

- (a) Not Applicable
- (b) Not Applicable
- (c) Exhibits

Exhibit No.

99.1

News Release dated October 15, 2003

Item 12. Result of Operations and Financial Condition

On July 13, 2004, Chemung Financial Corporation issued a press release describing its results of operations for the second quarter of 2004. That press release is furnished as Exhibit 99.1 to this report.

The information in this Current Report, including the exhibit attached hereto, is being furnished pursuant to Item 12 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 a filing.

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: July 13, 2004

By: /s/Jan P. Updegraff

President and Chief Executive Officer