

CHOICEONE FINANCIAL SERVICES INC  
 Form 4  
 January 20, 2006

**FORM 4**

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

OMB APPROVAL

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**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
 KNOOIHUIZEN LOUIS D

2. Issuer Name and Ticker or Trading Symbol  
 CHOICEONE FINANCIAL SERVICES INC [(None)]

5. Relationship of Reporting Person(s) to Issuer  
 (Check all applicable)

(Last) (First) (Middle)  
 3530 NAVAHO DRIVE  
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)  
 01/18/2006

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
 Vice President

GRANDVILLE, MI 49418  
 (City) (State) (Zip)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 \_\_\_\_ Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	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 stock				(A) or (D)	389.3009 <sup>(1)</sup>	D	
Common stock				(A) or (D)	2,742	I	IRA <sup>(2)</sup>
Common stock				(A) or (D)	82.6178 <sup>(3)</sup>	I	401(k) Plan

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

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SEC 1474 (9-02)

number.

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

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. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. P Der Sec (Ins	
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option (Right to Buy)	\$ 18.85	01/18/2006		A	187	01/18/2006	01/17/2016	Common	187
Stock Option (Right to Buy)	\$ 18.85	01/18/2006		A	188	01/18/2007	01/17/2016	Common	188
Stock Option (Right to Buy)	\$ 18.85	01/18/2006		A	187	01/18/2008	01/17/2016	Common	187
Stock Option (Right to Buy)	\$ 18.85	01/18/2006		A	188	01/18/2009	01/17/2016	Common	188

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
KNOOIHUIZEN LOUIS D 3530 NAVAHO DRIVE GRANDVILLE, MI 49418			Vice President	

## Signatures

/s/ Louis D.  
Knooihuizen

01/19/2006

Date

\_\_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).
- (1) Column 5 reflects the acquisition of 20.1722 shares under the ChoiceOne Financial Services, Inc. Employee Stock Purchase Plan, and 6.6037 shares from the reinvestment of cash dividends.
- (2) Shares are held in a self-directed IRA account.
- (3) The number of shares in column 5 is the reporting person's best estimate based on a plan statement dated December 31, 2004.

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.