

Mail Stop 4561

December 19, 2007

Thomas K. Derbyshire
Treasurer and Principal Financial Officer
Citizens Financial Corporation
213 Third Street
Elkins, West Virginia 26241

RE: Citizens Financial Corporation
Form 10-K for Fiscal Year Ended December 31, 2006
Filed March 29, 2007
File No. 002-96144

Dear Mr. Derbyshire,

We have completed our review of your Form 10-K and have no further comments at this time.

Sincerely,

Michael C. Volley
Senior Accountant