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UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549
FORM 13F

OMB APPROVAL

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FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 03-31-2026

Check here if Amendment: Amendment Number: _____

This Amendment (Check only one.): is a restatement.
 adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: ORRSTOWN FINANCIAL SERVICES INC

Address: 4750 LINDLE RD
HARRISBURG PA 17111

Form 13F File Number: 028-13107

CRD Number (if applicable): _____

SEC File Number (if applicable): _____

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Monica Balafoutas

Title: SVP Director of Wealth & Trust Investments

Phone: 717-530-2288

Signature, Place, and Date of Signing:

/s/ Monica Balafoutas Harrisburg, PENNSYLVANIA 04-08-2026
[Signature] [City, State] [Date]

Do you wish to provide information pursuant to Special Instruction 5?

Yes No

Report Type (Check only one.):

13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)

13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

Form 13F Summary Page

Report Summary:

Number of Other Included Managers:	<u>0</u>
Form 13F Information table Entry Total:	<u>123</u>
Form 13F Information table Value Total:	<u>597,476,809</u> (round to nearest dollar)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

NONE

FORM 13F INFORMATION TABLE

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 FIGI	VALUE (round to nearest dollar)	SHRS OR PRN AMT	SH/ PRN	PUT/ CALL	COLUMN 6 INVESTMENT DISCRETION	COLUMN 7 OTHER MANAGER	COLUMN 8 VOTING AUTHORITY		
										SOLE	SHARED	NONE
Abbott Laboratories	Common Stock	002824100	-	832,962	8,113	SH	-	SOLE	-	8,113	0	0
Abbvie Inc	Common Stock	00287Y109	-	562,429	2,586	SH	-	SOLE	-	2,586	0	0
Accenture PLC	Common Stock	G1151C101	-	736,449	3,714	SH	-	SOLE	-	3,714	0	0
Adobe Inc.	Common Stock	00724F101	-	391,359	1,610	SH	-	SOLE	-	1,610	0	0
Advanced Micro Devices Inc	Common Stock	007903107	-	1,250,688	6,148	SH	-	SOLE	-	6,148	0	0
Alphabet Inc.	Common Stock	02079K107	-	434,880	1,516	SH	-	SOLE	-	1,516	0	0
Alphabet Inc	Common Stock	02079K305	-	5,465,365	19,006	SH	-	SOLE	-	19,006	0	0
Amazon.com Inc	Common Stock	023135106	-	3,739,696	17,956	SH	-	SOLE	-	17,956	0	0
American Century Focused Large Cap Value	Exchange Traded Fund	025072794	-	569,388	7,425	SH	-	SOLE	-	7,425	0	0
American Express Company	Common Stock	025816109	-	1,167,270	3,859	SH	-	SOLE	-	3,859	0	0
Amgen Inc	Common Stock	031162100	-	986,587	2,804	SH	-	SOLE	-	2,804	0	0
Amphenol Corp	Common Stock	032095101	-	416,450	3,296	SH	-	SOLE	-	3,296	0	0
Apple Inc.	Common Stock	037833100	-	5,683,373	22,394	SH	-	SOLE	-	22,394	0	0
Applied Materials Inc	Common Stock	038222105	-	2,223,002	6,504	SH	-	SOLE	-	6,504	0	0
Avantis U.S. Small Cap Value	Exchange Traded Fund	025072877	-	7,733	70	SH	-	OTR	-	70	0	0
Avantis U.S. Small Cap Value	Exchange Traded Fund	025072877	-	36,173,070	327,447	SH	-	SOLE	-	327,435	0	12
BANK OF AMERICA CORP	Common Stock	060505104	-	453,229	9,297	SH	-	SOLE	-	9,297	0	0
BERKSHIRE HATHAWAY INC DEL	Common Stock	084670702	-	1,244,003	2,596	SH	-	SOLE	-	2,596	0	0
BLACKROCK INC	Common Stock	09290D101	-	477,008	496	SH	-	SOLE	-	496	0	0
Boeing Co	Common Stock	097023105	-	242,569	1,219	SH	-	SOLE	-	1,219	0	0
BOOKING HOLDINGS INC	Common Stock	09857L108	-	736,806	175	SH	-	SOLE	-	175	0	0
BOSTON SCIENTIFIC CORP	Common Stock	101137107	-	455,628	7,261	SH	-	SOLE	-	7,261	0	0
Broadcom Inc	Common Stock	11135F101	-	2,325,658	7,514	SH	-	SOLE	-	7,514	0	0
Caterpillar Inc	Common Stock	149123101	-	929,500	1,312	SH	-	SOLE	-	1,312	0	0
Chevron Corp.	Common Stock	166764100	-	1,423,058	6,878	SH	-	SOLE	-	6,878	0	0
Cisco Systems Inc	Common Stock	17275R102	-	793,978	10,233	SH	-	SOLE	-	10,233	0	0
CITIGROUP INC	Common Stock	172967424	-	593,588	5,234	SH	-	SOLE	-	5,234	0	0
ConocoPhillips	Common Stock	20825C104	-	370,260	2,805	SH	-	SOLE	-	2,805	0	0
Costco Wholesale Corporation	Common Stock	22160K105	-	1,882,256	1,889	SH	-	SOLE	-	1,889	0	0
CrowdStrike Holdings Inc	Common Stock	22788C105	-	514,560	1,318	SH	-	SOLE	-	1,318	0	0
Cummins Inc	Common Stock	231021106	-	201,219	374	SH	-	SOLE	-	374	0	0
D R HORTON INC	Common Stock	23331A109	-	287,750	2,097	SH	-	SOLE	-	2,097	0	0
Deere & Co	Common Stock	244199105	-	239,403	425	SH	-	SOLE	-	425	0	0
DIMENSIONAL ETF TRUST	Exchange Traded Fund	25434V401	-	417,022	5,881	SH	-	SOLE	-	5,881	0	0
Eaton Corp. PLC	Common Stock	G29183103	-	1,125,587	3,147	SH	-	SOLE	-	3,147	0	0
Eli Lilly and Co	Common Stock	532457108	-	1,496,466	1,627	SH	-	SOLE	-	1,627	0	0
Exxon Mobil Corp	Common Stock	30231G102	-	1,911,729	11,268	SH	-	SOLE	-	11,268	0	0
Fidelity Enhanced International	International Equity ETF	31609A404	-	56,368,602	1,515,285	SH	-	SOLE	-	1,515,229	0	56
Fidelity Enhanced International	International Equity ETF	31609A404	-	11,830	318	SH	-	OTR	-	318	0	0
GE AEROSPACE	Common Stock	369604301	-	3,610,122	12,722	SH	-	SOLE	-	12,722	0	0
GE VERNOVA INC	Common Stock	36828A101	-	2,787,170	3,193	SH	-	SOLE	-	3,193	0	0
Goldman Sachs Group Inc	Common Stock	38141G104	-	775,773	917	SH	-	SOLE	-	917	0	0
Goldman Sachs Small Cap Equity	Exchange Traded Fund	38149W614	-	4,753	87	SH	-	OTR	-	87	0	0
Goldman Sachs Small Cap Equity	Exchange Traded Fund	38149W614	-	23,987,004	439,037	SH	-	SOLE	-	439,021	0	16
Home Depot	Common Stock	437076102	-	1,407,320	4,279	SH	-	SOLE	-	4,279	0	0
Honeywell International Inc	Common Stock	438516106	-	833,147	3,686	SH	-	SOLE	-	3,686	0	0
INTUIT	Common Stock	461202103	-	435,839	1,008	SH	-	SOLE	-	1,008	0	0
INTUITIVE SURGICAL INC	Common Stock	46120E602	-	867,122	1,881	SH	-	SOLE	-	1,881	0	0

Invesco Russell 1000 Dynamic Multifactor	Exchange Traded Fund	46138J619	-	3,696,358	61,483	SH	-	SOLE	-	61,483	0	0
Invesco Russell 2000 Dynamic Multifactor	Exchange Traded Fund	46138J593	-	339,487	7,500	SH	-	SOLE	-	7,500	0	0
iShares Core Dividend Growth ETF	Exchange Traded Fund	46434V621	-	268,158	3,821	SH	-	SOLE	-	3,821	0	0
iShares Core MSCI EAFE ETF	International Equity ETF	46432F842	-	5,164,646	57,049	SH	-	SOLE	-	57,049	0	0
iShares Core MSCI Emerging Markets ETF	International Equity ETF	46434G103	-	4,124,387	59,131	SH	-	SOLE	-	59,131	0	0
iShares Core S&P 500 Index Fund	Exchange Traded Fund	464287200	-	149,639,960	229,084	SH	-	SOLE	-	229,074	0	10
iShares Core S&P 500 Index Fund	Exchange Traded Fund	464287200	-	37,233	57	SH	-	OTR	-	57	0	0
iShares Core S&P Mid-Cap Index Fund	Exchange Traded Fund	464287507	-	1,998,415	29,593	SH	-	SOLE	-	29,593	0	0
iShares Core US Aggregate Bond	Fixed Income ETF	464287226	-	1,377,371	13,875	SH	-	SOLE	-	13,875	0	0
iShares MSCI ACWI ex US ETF	International Equity ETF	464288240	-	1,499,425	21,899	SH	-	SOLE	-	21,899	0	0
iShares MSCI EAFE ETF	International Equity ETF	464287465	-	1,259,485	12,967	SH	-	SOLE	-	12,967	0	0
iShares MSCI Emerging Markets ETF	International Equity ETF	464287234	-	681,480	12,000	SH	-	SOLE	-	12,000	0	0
iShares National Muni Bond	Fixed Income ETF	464288414	-	1,187,606	11,188	SH	-	SOLE	-	11,188	0	0
iShares Russell 1000 Growth ETF	Exchange Traded Fund	464287614	-	935,948	2,195	SH	-	SOLE	-	2,195	0	0
iShares Russell 1000 Index Fund	Exchange Traded Fund	464287622	-	2,425,321	6,802	SH	-	SOLE	-	6,802	0	0
iShares Russell 1000 Value ETF	Exchange Traded Fund	464287598	-	364,307	1,705	SH	-	SOLE	-	1,705	0	0
Johnson & Johnson	Common Stock	478160104	-	1,754,101	7,176	SH	-	SOLE	-	7,176	0	0
JPMorgan Active Growth	Exchange Traded Fund	46654Q609	-	19,861,524	234,992	SH	-	SOLE	-	234,992	0	0
JPMorgan Active Value	Exchange Traded Fund	46641Q167	-	8,108	113	SH	-	OTR	-	113	0	0
JPMorgan Active Value	Exchange Traded Fund	46641Q167	-	60,896,234	848,728	SH	-	SOLE	-	848,680	0	48
JPMorgan Chase & Co	Common Stock	46625H100	-	2,528,305	8,595	SH	-	SOLE	-	8,595	0	0
JPMorgan Equity Premium Income	Exchange Traded Fund	46641Q332	-	24,541,817	432,989	SH	-	SOLE	-	432,957	0	32
JPMorgan Hedged Equity Laddered Overlay	Exchange Traded Fund	46654Q724	-	9,412,026	147,270	SH	-	SOLE	-	147,270	0	0
LAM RESEARCH CORP	Common Stock	512807306	-	2,027,633	9,490	SH	-	SOLE	-	9,490	0	0
Lockheed Martin Corp	Common Stock	539830109	-	210,932	349	SH	-	SOLE	-	349	0	0
Mastercard Inc	Common Stock	57636Q104	-	1,266,638	2,535	SH	-	SOLE	-	2,535	0	0
Mcdonald's Corp	Common Stock	580135101	-	972,151	3,128	SH	-	SOLE	-	3,128	0	0
Merck & Co Inc	Common Stock	58933Y105	-	589,902	4,904	SH	-	SOLE	-	4,904	0	0
Meta Platforms Inc	Common Stock	30303M102	-	1,876,586	3,280	SH	-	SOLE	-	3,280	0	0
MICRON TECHNOLOGY INC	Common Stock	595112103	-	739,532	2,189	SH	-	SOLE	-	2,189	0	0
Microsoft Corp	Common Stock	594918104	-	5,144,623	13,898	SH	-	SOLE	-	13,898	0	0
MORGAN STANLEY	Common Stock	617446448	-	235,993	1,434	SH	-	SOLE	-	1,434	0	0
Netflix Inc	Common Stock	64110L106	-	1,133,993	11,794	SH	-	SOLE	-	11,794	0	0
NVIDIA Corp	Common Stock	67066G104	-	4,843,088	27,770	SH	-	SOLE	-	27,770	0	0
Oracle Corp	Common Stock	68389X105	-	1,169,819	7,952	SH	-	SOLE	-	7,952	0	0
Palo Alto Networks Inc	Common Stock	697435105	-	506,451	3,159	SH	-	SOLE	-	3,159	0	0
PepsiCo Inc	Common Stock	713448108	-	848,970	5,467	SH	-	SOLE	-	5,467	0	0
Pfizer Inc	Common Stock	717081103	-	274,426	9,773	SH	-	SOLE	-	9,773	0	0
PNC Financial Services Group Inc	Common Stock	693475105	-	1,482,225	7,123	SH	-	SOLE	-	7,123	0	0
Procter & Gamble Co	Common Stock	742718109	-	1,026,246	7,105	SH	-	SOLE	-	7,105	0	0
PROGRESSIVE CORP	Common Stock	743315103	-	534,059	2,694	SH	-	SOLE	-	2,694	0	0
Qualcomm Inc	Common Stock	747525103	-	478,289	3,714	SH	-	SOLE	-	3,714	0	0
QUANTA SVCS INC	Common Stock	74762E102	-	337,647	615	SH	-	SOLE	-	615	0	0
RTX Corporation	Common Stock	75513E101	-	1,843,931	9,559	SH	-	SOLE	-	9,559	0	0
S&P Global Inc	Common Stock	78409V104	-	791,983	1,862	SH	-	SOLE	-	1,862	0	0
SALESFORCE, INC.	Common Stock	79466L302	-	1,069,059	5,727	SH	-	SOLE	-	5,727	0	0
ServiceNow Inc	Common Stock	81762P102	-	687,834	6,579	SH	-	SOLE	-	6,579	0	0
SPDR S&P 600 Small Cap Growth	Exchange Traded Fund	78464A201	-	358,943	3,715	SH	-	SOLE	-	3,715	0	0

State Street Energy Select Sector SPDR ETF	Exchange Traded Fund	81369Y506	-	530,267	8,656	SH	-	SOLE	-	8,656	0	0
State Street Materials Select Sector SPDR ETF	Exchange Traded Fund	81369Y100	-	1,105,536	22,124	SH	-	SOLE	-	22,124	0	0
State Street Real Estate Select Sector SPDR ETF	Exchange Traded Fund	81369Y860	-	774,831	18,977	SH	-	SOLE	-	18,977	0	0
STATE STREET SPDR DOW JONES INDUSTRIAL AVERAGE ETF	Exchange Traded Fund	78467X109	-	791,129	1,708	SH	-	SOLE	-	1,708	0	0
State Street SPDR S&P 500 ETF Trust	Exchange Traded Fund	78462F103	-	556,041	855	SH	-	SOLE	-	855	0	0
State Street Utilities Select Sector SPDR ETF	Exchange Traded Fund	81369Y886	-	1,242,013	27,065	SH	-	SOLE	-	27,065	0	0
Tesla Inc	Common Stock	88160R101	-	847,218	2,279	SH	-	SOLE	-	2,279	0	0
The Charles Schwab Corporation	Common Stock	808513105	-	401,577	4,273	SH	-	SOLE	-	4,273	0	0
Thermo Fisher Scientific Inc	Common Stock	883556102	-	793,821	1,615	SH	-	SOLE	-	1,615	0	0
TJX Companies Inc	Common Stock	872540109	-	2,078,975	13,018	SH	-	SOLE	-	13,018	0	0
T-MOBILE US INC	Common Stock	872590104	-	1,036,498	4,935	SH	-	SOLE	-	4,935	0	0
Travelers Companies Inc	Common Stock	89417E109	-	732,700	2,512	SH	-	SOLE	-	2,512	0	0
UBER TECHNOLOGIES INC	Common Stock	90353T100	-	552,566	7,682	SH	-	SOLE	-	7,682	0	0
Union Pacific Corp	Common Stock	907818108	-	1,216,497	5,014	SH	-	SOLE	-	5,014	0	0
UnitedHealth Group Inc	Common Stock	91324P102	-	1,081,278	3,996	SH	-	SOLE	-	3,996	0	0
Valero Energy Corp	Common Stock	91913Y100	-	345,665	1,399	SH	-	SOLE	-	1,399	0	0
Vanguard 500 Index Fund	Exchange Traded Fund	922908363	-	2,247,983	3,762	SH	-	SOLE	-	3,762	0	0
Vanguard Core Bond	Fixed Income ETF	922020748	-	21,744	281	SH	-	OTR	-	281	0	0
Vanguard Core Bond	Fixed Income ETF	922020748	-	68,360,742	883,442	SH	-	SOLE	-	883,392	0	50
Vanguard Idx Fund	Exchange Traded Fund	922908769	-	256,648	800	SH	-	SOLE	-	800	0	0
Vanguard Intermediate Term Bond ETF	Fixed Income ETF	921937819	-	6,773,008	87,756	SH	-	SOLE	-	87,756	0	0
Vanguard Russell 3000 ETF	Exchange Traded Fund	92206C599	-	1,483,598	5,159	SH	-	SOLE	-	5,159	0	0
Vanguard Short-Term Corporate Bond Idx Fd	Fixed Income ETF	92206C409	-	752,986	9,499	SH	-	SOLE	-	9,499	0	0
Vanguard Small-Cap Index Fund	Exchange Traded Fund	922908751	-	3,723,717	14,217	SH	-	SOLE	-	14,217	0	0
Visa Inc	Common Stock	92826C839	-	2,293,397	7,588	SH	-	SOLE	-	7,588	0	0
Walmart Inc	Common Stock	931142103	-	2,610,874	21,008	SH	-	SOLE	-	21,008	0	0
Walt Disney Co	Common Stock	254687106	-	562,185	5,833	SH	-	SOLE	-	5,833	0	0