

KAPPA KEVIN M
Form 4
January 19, 2012

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 *
KAPPA KEVIN M

(Last) (First) (Middle)

3723 GLENMORE AVENUE

(Street)

CHEVIOT, OH 45211

(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol
Cheviot Financial Corp. [CHEV]

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

01/18/2012

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

____ Director _____ 10% Owner
__X__ Officer (give title below) _____ Other (specify below)

VP of Compliance

6. Individual or Joint/Group Filing(Check Applicable Line)

__X__ 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 Ownership (Instr. 4)			
			Code	V	Amount	(A) or (D)	Price			
Common Stock	01/18/2012		J ⁽¹⁾		25,548	A	\$ 0	25,548	D	
Common Stock	01/18/2012		P		5,000	A	\$ 8	30,548	D	
Common Stock	01/18/2012		J ⁽¹⁾		7,185	A	\$ 0	7,185	I	By Spouse
Common Stock	01/18/2012		J ⁽¹⁾		2,809	A	\$ 0	2,809	I	By 401(k)
Common Stock	01/18/2012		P		5,136	A	\$ 8	7,945	I	By 401(k)

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Pursuant to the Plan of Conversion and Reorganization of Cheviot Mutual Holding Company, each share of Cheviot Financial Corp. (Federal corporation) was exchanged for 0.8570 shares of common stock of Cheviot Financial Corp. (Maryland corporation).

Pursuant to the Plan of Conversion and Reorganization of Cheviot Mutual Holding Company, each option to purchase shares of common stock of Cheviot Financial Corp. (Federal corporation) was converted into an option to purchase shares of common stock of Cheviot

(2) Financial Corp. (Maryland corporation) by multiplying the number of shares subject to each option by the 0.8570 exchange ratio. The exercise price per share of each converted option was determined by dividing the exercise price of the option by the 0.8570 exchange ratio. All such converted options continue to vest based on their original terms.

(3) Options to purchase shares of common stock vest at a rate of 20% per year commencing on May 5, 2006.

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.