

Fischer Deborah A  
Form 4  
January 19, 2012

**FORM 4**

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

OMB APPROVAL

OMB Number: 3235-0287  
Expires: January 31, 2005  
Estimated average burden hours per response... 0.5

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**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 \*  
Fischer Deborah A

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)  
3723 GLENMORE AVENUE  
  
(Street)

3. Date of Earliest Transaction  
(Month/Day/Year)  
01/18/2012

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
VP of Lending

CHEVIOT, OH 45211

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

(City) (State) (Zip)

**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	01/18/2012		J <sup>(1)</sup>	13,154 A \$ 0	13,154	D	
Common Stock	01/18/2012		J <sup>(1)</sup>	4,770 A \$ 0	4,770	I	By Spouse
Common Stock	01/18/2012		J <sup>(1)</sup>	10,009 A \$ 0	10,009	I	By 401(k)
Common Stock	01/18/2012		P	6,065 A \$ 8	16,074	I	By 401(k)
Common Stock	01/18/2012		J <sup>(1)</sup>	8,603 A \$ 0	8,603	I	By ESOP

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Common Stock	01/18/2012	P	175	A	\$ 8	175	I	As custodian for grandchild 1
Common Stock	01/18/2012	P	150	A	\$ 8	150	I	As custodian for grandchild 2
Common Stock	01/18/2012	P	25	A	\$ 8	25	I	As custodian for grandchild 3
Common Stock	01/18/2012	P	100	A	\$ 8	100	I	As custodian for grandchild 4

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

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

SEC 1474  
(9-02)

**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)	Amount or Number of Shares	
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	
Stock Options	\$ 13.011 (2)	01/18/2012		J(2)	10,284	05/05/2006	05/05/2015	Common Stock	10,284 (3)

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Fischer Deborah A 3723 GLENMORE AVENUE CHEVIOT, OH 45211			VP of Lending	

## Signatures

/s/ Alan Schick, Pursuant to Power of  
Attorney

01/19/2012

\_\_Signature of Reporting Person

Date

## 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) 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 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.