

Cheviot Financial Corp.  
Form 4  
May 06, 2015

**FORM 4**

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

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

## OMB APPROVAL

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(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)

**05/04/2015**

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

5. Relationship of Reporting Person(s) to  
Issuer

(Check all applicable)

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

VP of Compliance

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<br>Security<br>(Instr. 3) | 2. Transaction Date<br>(Month/Day/Year) | 2A. Deemed<br>Execution Date, if<br>any<br>(Month/Day/Year) | 3. Transaction<br>Code<br>(Instr. 8) | 4. Securities<br>Acquired (A) or<br>Disposed of (D)<br>(Instr. 3, 4 and 5) | 5. Amount of<br>Securities<br>Beneficially<br>Owned<br>Following<br>Reported<br>Transaction(s)<br>(Instr. 3 and 4) | 6. Ownership<br>Form: Direct<br>(D) or<br>Indirect (I)<br>(Instr. 4) | 7. Nature of<br>Indirect<br>Beneficial<br>Ownership<br>(Instr. 4) |
|---------------------------------------|-----------------------------------------|-------------------------------------------------------------|--------------------------------------|----------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|-------------------------------------------------------------------|
| Common<br>Stock                       |                                         |                                                             |                                      | (A)<br>or<br>(D)                                                           |                                                                                                                    |                                                                      |                                                                   |
|                                       |                                         |                                                             | Code                                 | V                                                                          | Amount                                                                                                             |                                                                      | Price                                                             |
| Common<br>Stock                       |                                         |                                                             |                                      |                                                                            | 35,676                                                                                                             | D                                                                    |                                                                   |
| Common<br>Stock                       |                                         |                                                             |                                      |                                                                            | 7,185                                                                                                              | I                                                                    | By Spouse                                                         |
| Common<br>Stock                       |                                         |                                                             |                                      |                                                                            | 8,957 <sup>(1)</sup>                                                                                               | I                                                                    | By 401(k)                                                         |
| Common<br>Stock                       |                                         |                                                             |                                      |                                                                            | 15,814                                                                                                             | I                                                                    | By ESOP                                                           |
| Common<br>Stock                       |                                         |                                                             |                                      |                                                                            | 375                                                                                                                | I                                                                    | By child 1                                                        |

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Common Stock 125 I By child 2

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 (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. Amount or Number of Shares |
|--------------------------------------------|--------------------------------------------------------|--------------------------------------|----------------------------------------------------|--------------------------------|--------------------------------------------------------------------------------|----------------------------------------------------------|---------------------------------------------------------------|-------------------------------|
| Stock Options                              | \$ 15.46                                               | 05/04/2015                           |                                                    | A                              | 3,390<br>(3)                                                                   | 05/04/2016 05/04/2025                                    | Common Stock                                                  | 3,390<br>(3)                  |
| Stock Options                              | \$ 12.48                                               |                                      |                                                    |                                |                                                                                | 07/15/2015 07/15/2024                                    | Common Stock                                                  | 36,000<br>(2)                 |

## Reporting Owners

| Reporting Owner Name / Address                             | Relationships                                        |
|------------------------------------------------------------|------------------------------------------------------|
| KAPPA KEVIN M<br>3723 GLENMORE AVENUE<br>CHEVIOT, OH 45211 | Director 10% Owner Officer Other<br>VP of Compliance |

## Signatures

/s/ Kevin M.  
Kappa

05/05/2015

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) Reflects transactions not required to be reported pursuant to Section 16 of the Securities Exchange Act of 1934, as amended.

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(2) Options to purchase shares of common stock vest at a rate of 20% per year commencing on July 15, 2015.

(3) Options to purchase shares of common stock vest at a rate of 20% per year commencing on May 4, 2016.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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