

Cheviot Financial Corp.  
Form 4  
July 09, 2015

**FORM 4**

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

OMB APPROVAL

OMB Number: 3235-0287  
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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 \*  
Beck Timothy J.

(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)  
07/07/2015

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)

Senior VP of Lending

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 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) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|-----------------------------------|
| Common Stock                    |                                      |  |                                | (A) or (D)  | 350   | D  |                                   |
| Common Stock                    |                                      |  |                                | (A) or (D)  | 4,033 <sup>(1)</sup>  | I  | By ESOP                           |
| Common Stock                    |                                      |  |                                | (A) or (D)  | 3,007 <sup>(1)</sup>  | I  | By 401(k)                         |
| Common Stock                    |                                      |  |                                | (A) or (D)  | 3,500   | I  | By IRA                            |

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

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(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) | 8. Amount or Number of Shares |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|-------------------------------|
| Stock Options                              | \$ 14.79   | 07/07/2015                           |  | A                              | 2,500   | 07/07/2016 07/07/2025                                    | Common Stock  | 2,500 <sup>(4)</sup>          |
| Stock Options                              | \$ 12.48   |                                      |  |                                |   | 07/15/2015 07/15/2024                                    | Common Stock  | 18,000 <sup>(2)</sup>         |
| Stock Options                              | \$ 8.3   |                                      |  |                                |   | 06/19/2013 06/19/2022                                    | Common Stock  | 800 <sup>(3)</sup>            |

## Reporting Owners

| Reporting Owner Name / Address                               | Relationships |           |                      |       |
|--|---------------|-----------|----------------------|-------|
|  | Director      | 10% Owner | Officer              | Other |
| Beck Timothy J.<br>3723 GLENMORE AVENUE<br>CHEVIOT, OH 45211 |               |           | Senior VP of Lending |       |

## Signatures

/s/ Scott T. Smith, pursuant to power of attorney

07/09/2015

\*\*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.

(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 June 19, 2013.

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(4) Options to purchase shares of common stock vest at a rate of 20% per year commencing on July 7, 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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