Edgar Filing: CERNIC EDWARD J SR - Form 4

	OWARD J SR										
Form 4	2005										
January 21,										PROVAL	
FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549								OMB Number:	3235-0287		
Check th if no lon subject t Section Form 4 o Form 5 obligatio may con <i>See</i> Instr 1(b).	ger o 16. or Filed pur ons tinue.	rsuant to So (a) of the P	CHAN ection 1 Public U	NGES IN SECUI 16(a) of th Itility Hol	BENEFI RITIES he Securiti	CIAL es Exc pany 4	change Act of 1	ERSHIP OF Act of 1934, 1935 or Section	Expires: Estimated av burden hour response	•	
(Print or Type	Responses)										
CERNIC EDWARD J SR Symbol			RISERV FINANCIAL INC				5. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
(Last)	(First) (Day/Year)	Fransaction		-	_X Director Officer (give ti pelow)		Owner · (specify	
							6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting				
	(Stata)	(Zin)						Person			
(City)	(State)	(Zip)	Tab	le I - Non-	Derivative S	ecuriti	es Acqui	ired, Disposed of,	or Beneficiall	y Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution I any (Month/Day	Date, if	3. Transactic Code (Instr. 8) Code V	4. Securities our Disposed (Instr. 3, 4 a Amount	of (D)	red (A) Price	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	01/18/2005	01/21/200)5	Р	382.0439	A	\$ 5.235	76,284.2308	D		

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.

 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)	4. Transactio Code (Instr. 8)	5. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)			Amou Under Secur	tele and unt of vrlying rities :. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secu Bene Owne Follo Repo Trans (Instr
Repo	rting O	wners	Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

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Reporting Owner Name / Address	Relationships						
F B	Director	10% Owner	Officer	Other			
CERNIC EDWARD J SR							
	Х						
PA							
Signatures							
Sharon M. Callihan, Attorney-in-Fact		01/21/200)5				
**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).

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.