

Cheviot Financial Corp.
 Form 3
 July 09, 2015

FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

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INITIAL STATEMENT OF 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 *		2. Date of Event Requiring Statement	3. Issuer Name and Ticker or Trading Symbol	
Walter Patricia L.		(Month/Day/Year)	Cheviot Financial Corp. [CHEV]	
(Last)	(First)	(Middle)	07/07/2015	
3723 GLENMORE AVENUE			4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
(Street)			(Check all applicable)	
CHEVIOT, OH 45211			<input type="checkbox"/> Director	6. Individual or Joint/Group Filing(Check Applicable Line)
(City)	(State)	(Zip)	<input checked="" type="checkbox"/> Officer	<input checked="" type="checkbox"/> Form filed by One Reporting Person
			(give title below)	<input type="checkbox"/> Form filed by More than One Reporting Person
			(specify below)	
			SVP Finance	

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	3,398	D	W
Common Stock	2,750	I	By IRA
Common Stock	2,750	I	By Spouse's IRA
Common Stock	375	I	By Children
Common Stock	17,711	I	By 401(k)
Common Stock	6,185	I	By ESOP

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

SEC 1473 (7-02)

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Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

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1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
Stock Options	05/23/2007	05/23/2016	Common Stock	686	\$ 14.14	D	Â
Stock Options	05/22/2008	05/22/2017	Common Stock	686	\$ 15.9	D	Â
Stock Options	05/20/2009	05/20/2018	Common Stock	686	\$ 10.54	D	Â
Stock Options	05/19/2010	05/19/2019	Common Stock	686	\$ 9.89	D	Â
Stock Options	05/18/2011	05/18/2020	Common Stock	686	\$ 9.42	D	Â
Stock Options	06/21/2012	06/21/2021	Common Stock	686 ⁽¹⁾	\$ 10.55	D	Â
Stock Options	06/19/2013	06/19/2022	Common Stock	800 ⁽²⁾	\$ 8.3	D	Â
Stock Options	07/15/2015	07/15/2024	Common Stock	36,000 ⁽³⁾	\$ 12.48	D	Â
Stock Options	05/04/2016	05/04/2025	Common Stock	5,000 ⁽⁴⁾	\$ 15.46	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Walter Patricia L. 3723 GLENMORE AVENUE CHEVIOT, OH 45211	Â	Â	Â SVP Finance	Â

Signatures

/s/ Patricia L. Walter
07/09/2015

__Signature of Reporting Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 5(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) Options to purchase shares of common stock vest at a rate of 20% per year commencing on June 21, 2012.

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- (2) Options to purchase shares of common stock vest at a rate of 20% per year commencing on June 19, 2013.
- (3) Options to purchase shares of common stock vest at a rate of 20% per year commencing on July 15, 2015.
- (4) 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.

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.