

Cheviot Financial Corp.
 Form 4
 July 09, 2015

FORM 4

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

OMB APPROVAL

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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 *
SMITH SCOTT T

(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, CFO and Treasurer

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 Indirect Beneficial Ownership (Instr. 4)
Common Stock				(A) or (D)	59,647	D	
Common Stock				(A) or (D)	7,284	I	By Spouse
Common Stock				(A) or (D)	15,985	I	By Spouse's IRA
Common Stock				(A) or (D)	550	I	As trustee for trust
Common Stock				(A) or (D)	396	I	Spouse as custodian for son

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Common Stock	396	I	Spouse as custodian for daughter
Common Stock	871	I	Educational IRA for son
Common Stock	871	I	Educational IRA for daughter
Common Stock	11,363 ⁽¹⁾	I	By 401(k)
Common Stock	14,158 ⁽¹⁾	I	By ESOP

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

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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	
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Options	\$ 14.79	07/07/2015		A	8,000	07/07/2016	07/07/2025	Common Stock	8,000 ⁽⁴⁾
Stock Options	\$ 15.46					05/04/2016	05/04/2025	Common Stock	3,400 ⁽³⁾
Stock Options	\$ 12.48					07/15/2015	07/15/2024	Common Stock	36,000 ⁽²⁾

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
			Senior VP, CFO and Treasurer	

SMITH SCOTT T
3723 GLENMORE AVENUE
CHEVIOT, OH 45211

Signatures

/s/ Scott T.
Smith

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 May 4, 2016.
 - (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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