

Cheviot Financial Corp.
 Form 4
 July 17, 2014

FORM 4

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

OMB APPROVAL

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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 *
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)

07/15/2014

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)

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 Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|-----------------------------------|
| | | | | (A) or (D) | Amount | | |
| Common Stock | | | | | 25,367 | D | |
| Common Stock | | | | | 7,284 | I | By Spouse |
| Common Stock | | | | | 15,985 | I | By Spouse's IRA |
| Common Stock | | | | | 550 | I | As trustee for trust |
| Common Stock | | | | | 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 | 10,992 ⁽¹⁾ | I | By 401(k) |
| Common Stock | 13,871 ⁽¹⁾ | I | By ESOP |

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) | | |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--------------|----------------------------|
| | | | | Code | V (A) (D) | Date Exercisable | Expiration Date | Title | Amount or Number of Shares |
| Stock Options | \$ 12.48 | 07/15/2014 | | A | 36,000 ⁽²⁾ | 07/15/2015 | 07/15/2024 | Common Stock | 36,000 ⁽²⁾ |
| Stock Options | \$ 13.011 | | | | | 05/05/2006 | 05/05/2015 | Common Stock | 34,280 |

Reporting Owners

| Reporting Owner Name / Address | Relationships | | | |
|--|---------------|-----------|-------------------|-------|
| | Director | 10% Owner | Officer | Other |
| SMITH SCOTT T 3723 GLENMORE AVENUE CHEVIOT, OH 45211 | | | CFO and Treasurer | |

Signatures

/s/ Scott T.
Smith

07/17/2014

__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.

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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