Number:

Expires:

response...

Estimated average burden hours per

January 31,

2005

0.5

#### IRWIN FINANCIAL CORP Form 3 October 07, 2008 FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549 OMB APPROVAL OMB Number 3235-0104

### 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 <u>*</u> Rinaldi John W			2. Date of Event Requiring Statement (Month/Day/Year)	3. Issuer Name and Ticker or Trading Symbol IRWIN FINANCIAL CORP [IFC]				
(Last)	(First)	(Middle)	10/03/2008	4. Relationship of Reporting Person(s) to Issuer		5. If Amendment, Date Original Filed(Month/Day/Year)		
IRWIN FIN		00		(Check all applicable)				
WASHING				D. (	100	0		
(Street) COLUMBUS, IN 47201				Director 10% Owner X Officer Other (give title below) (specify below) President of Subsidiary		6. Individual or Joint/Group Filing(Check Applicable Line) _X_Form filed by One Reporting Person		
	,						Form filed by More than One Reporting Person	
(City)	(State)	(Zip)	Table I - N	Non-Derivati	ive Securit	ies Be	neficially Owned	
1.Title of Secu (Instr. 4)	ırity		2. Amount o Beneficially (Instr. 4)		3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nat Owne (Instr	*	
COMMON	STOCK		14,150 (1)		D	Â		
Reminder: Rep owned directly	•		ach class of securities benefic	ially SI	EC 1473 (7-02	!)		
,	Perso inforr requi	ons who res nation cont red to respo	spond to the collection of ained in this form are not ond unless the form displ MB control number.					

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

1. Title of Derivative Security	2. Date Exercisable and	3. Title and Amount of	4.	5.	6. Nature of Indirect
(Instr. 4)	Expiration Date	Securities Underlying	Conversion	Ownership	Beneficial
	(Month/Day/Year)	Derivative Security	or Exercise	Form of	Ownership
		(Instr. 4)	Price of	Derivative	(Instr. 5)
			Derivative	Security:	

### Edgar Filing: IRWIN FINANCIAL CORP - Form 3

	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Security	Direct (D) or Indirect (I) (Instr. 5)	
Non-Qualified Stock Option (Right to Buy)	04/29/2004	(2)	COMMON STOCK	4,000	\$ 23.89	D	Â
Non-Qualified Stock Option (Right to Buy)	03/23/2005	(2)	COMMON STOCK	4,400	\$ 20.625	D	Â
Non-Qualified Stock Option (Right to Buy)	04/17/2006	(2)	COMMON STOCK	3,600	\$ 18.08	D	Â
Non-Qualified Stock Option (Right to Buy)	05/09/2007	(2)	COMMON STOCK	3,900	\$ 17.09	D	Â
Non-Qualified Stock Option (Right to Buy)	02/04/2008	(2)	COMMON STOCK	721	\$ 10.21	D	Â

# **Reporting Owners**

Reporting Owner Name / Address	Relationships				
	Director	10% Owner	Officer	Other	
Rinaldi John W IRWIN FINANCIAL CORPORATION 500 WASHINGTON STREET COLUMBUS, IN 47201	Â	Â	President of Subsidiary	Â	
Signatures					

## oignatures

John W. Rinaldi	10/06/2008
<u>**</u> 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).

Includes 1,124 restricted stock shares with performance vesting determined by a three-year average of the Irwin Financial Corporation (1) Short-term Incentive Plan multiple.

The Plan provides for phased-in vesting of rights to exercise granted stock options. In the year of the grant, optionee may exercise 25% of (2) total options granted. In each of the three years immediately following the year of the grant, optionee may exercise an additional 25% of the options granted. Grant of option was made to reporting person in a transaction exempt under Rule 16b-3.

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.