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CHEVIOT FINANCIAL CORP  
Form 8-K  
July 07, 2005

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(D) OF  
THE SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): July 6, 2005

CHEVIOT FINANCIAL CORP.  
(Exact Name of Registrant as Specified in Charter)

Federal	0-50529	56-2423750
----- (State or Other Jurisdiction of Incorporation)	----- (Commission File No.)	----- (I.R.S. Employer Identification No.)
3723 Glenmore Avenue, Cheviot, Ohio		45211
----- (Address of Principal Executive Offices)		----- (Zip Code)

Registrant's telephone number, including area code: (513) 661-0457  
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Not Applicable  
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 1.01 Entry into a Material Definitive Agreement

On July 6, 2005 Cheviot Savings Bank, the wholly-owned subsidiary of

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Cheviot Financial Corp. adopted the Cheviot Savings Bank Supplemental Life Insurance Plan (the "Plan"). A copy of the Plan is included as Exhibit 10.1.

Item 9.01 FINANCIAL STATEMENTS AND EXHIBITS

(c) Exhibits.

Exhibit No	Description
10.1	Cheviot Savings Bank Supplemental Insurance Plan

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, hereunto duly authorized.

CHEVIOT FINANCIAL CORP.

DATE: July 6, 2005

By: /s/ Thomas J. Linneman

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Thomas J. Linneman  
President and Chief Executive  
Director and Officer