

WINCKLER KRIS
Form 4/A
January 17, 2003

Form 4

**UNITED STATES SECURITIES AND EXCHANGE
COMMISSION
Washington, DC 20549**

OMB APPROVAL
OMB Number:
3235-0287
Expires: January 31,
2005
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0.5

[] Check box if no longer
subject to Section 16.
Form 4 or Form 5
obligations may
continue. See
instructions 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

| | | | | | | | | |
|---|---------|----------|--|---|--|--|--|--|
| 1. Name and Address of Reporting Person* Winckler, Kris | | | 2. Issuer Name and Ticker or Trading Symbol Electronic Clearing House, Inc. (ECHO) | | | 6. Relationship of Reporting Person(s) to Issuer | | |
| (Last) | (First) | (Middle) | 3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary) | 4. Statement for Month/Day/Year 01/17/2003 | | (Check all applicable) <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below) Executive Vice President | | |
| 215 Central Avenue, NW, #3A | | | | 5. If Amendment, Date of Original (Month/Day/Year) 01/08/2003 | | | | |
| (Street) Albuquerque, NM 87102 | | | (City) (State) (Zip) | | | 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 Transactions (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|------------|-------|---|--|---|
| | | | Code | V | Amount | (A) or (D) | Price | | | |
| common | | | | | | | | 64,666 | D | |

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

* If the form is filed by more than one reporting person, see Instructions 4(b)(v).

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(Over)
SEC 1474
(9-02)

FORM 4 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

| 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) | 6. Date Exercisable and Expiration Date (Month/Day/Year) | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) | 8. Price of Derivative Security (Instr. 5) | 9. Number of Derivative Securities Beneficially Owned Following Reported | 10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) |
|--|--------------------------------------|--|--------------------------------|--|--|---|--|--|---|
|--|--------------------------------------|--|--------------------------------|--|--|---|--|--|---|

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| | | | (Instr. 3, 4 and 5) | | | | Date Exercisable | Expiration Date | Title | Amount or Number of Shares | Transaction(s) (Instr. 4) | (Instr. 4) |
|--------|------------|------------|---------------------|---|-------|-----|------------------|-----------------|--------|----------------------------|---------------------------|------------|
| | | | Code | V | (A) | (D) | | | | | | |
| | | | | | | | | | | 12,500 | D | |
| \$1.30 | 12/09/2002 | 01/08/2003 | A | | 1,000 | | 12/09/2003 | 12/09/2008 | common | 1,000 | 13,500 | D |
| \$1.30 | 12/09/2002 | 01/08/2003 | A | | 1,000 | | 12/09/2004 | 12/09/2009 | common | 1,000 | 14,500 | D |
| \$1.30 | 12/09/2002 | 01/08/2003 | A | | 1,000 | | 12/09/2005 | 12/09/2010 | common | 1,000 | 15,500 | D |
| \$1.30 | 12/09/2002 | 01/08/2003 | A | | 1,000 | | 12/09/2006 | 12/09/2011 | common | 1,000 | 16,500 | D |
| \$1.30 | 12/09/2002 | 01/08/2003 | A | | 1,000 | | 12/09/2007 | 12/09/2012 | common | 1,000 | 17,500 | D |

Explanation of Responses:

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations.
See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

/s/ Kris Winckler

01/09/2003

**Signature of Reporting Person

Date

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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