

Edgar Filing: CHEVIOT FINANCIAL CORP - Form 8-K

CHEVIOT FINANCIAL CORP
Form 8-K
July 28, 2004

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 26, 2004

Cheviot Financial Corp.

(Exact name of registrant as specified in its charter)

Federal	0-50529	56-2423720
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(State or other jurisdiction)	(Commission File No.)	(IRS Employer Identification No.)

3723 Glenmore Avenue, Cincinnati, Ohio	45211-4744
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(Address of principal executive offices)	(Zip Code)

Registrant's telephone number, including area code: (513) 661-0457

Not Applicable

(Former name or former address, if changed since last report)

Item 7. Financial Statements and Exhibits.

- (a) Not Applicable.
- (b) Not Applicable.
- (c) Exhibits.

Exhibit No.	Description
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99.1	Press release of Cheviot Financial Corp., dated July 26, 2004 announcing the Company's earnings for the three months ended June 30, 2004.

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Item 12. Results of Operations and Financial Condition.

On July 26, 2004, Cheviot Financial Corp. announced its earnings for the quarter ended June 30, 2004. A copy of the press release dated July 26, 2004, detailing earnings for this period is attached as Exhibit 99.1 to this report.

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 27, 2004

By: /s/ Scott T. Smith

Scott T. Smith
Chief Financial Officer

EXHIBIT INDEX

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