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CHEVIOT FINANCIAL CORP Form 8-K March 30, 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): March 29, 2005

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

Federal 0-50529 56-2423750

(State or Other Jurisdiction) (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

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 8.01. Other Events.

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On March 29, 2005, the Board of Directors of Cheviot Financial Corp. authorized the Company to undertake a stock repurchase program providing for the repurchase of up to 495,937 shares.

Item 9.01 Financial Statements and Exhibits

- (a) Financial Statements of businesses acquired. Not Applicable.
- (b) Pro forma financial information. Not Applicable.
- (c) Exhibits.

The following Exhibit is attached as part of this report:

99.1 Press release dated March 29, 2005, announcing Cheviot Financial Corp. addition to repurchase program.

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: March 30, 2005 By: /s/ Scott T. Smith

Scott T. Smith

Chief Financial Officer