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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		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)	
Re	gis	trant's telephone number, i	including area code: (513)	661-0457	
		(Former name or former	Not Applicable address, if changed since	last report)	
si	mul	the appropriate box below taneously satisfy the filir wing provisions (see Genera	ng obligation of the regist:		
[]	Written communications pur CFR 230.425)	rsuant to Rule 425 under the	e Securities Act (17	
[]	Soliciting material pursua CFR 240.14a-12)	ant to Rule 14a-12 under the	e Exchange Act (17	
[]	Pre-commencement communica Exchange Act (17 CFR 240.1	ations pursuant to Rule 14d- 4d-2(b))	-2(b) under the	
[]	Pre-commencement communica Exchange Act (17 CFR 240.1	ations pursuant to Rule 13e- .3e-4(c))	-4(c) under the	

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

Thomas J. Linneman

President and Chief Executive

Director and Officer