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CHEVIOT FINANCIAL CORP  
Form 11-K  
June 22, 2009

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

FORM 11-K

ANNUAL REPORT  
PURSUANT TO SECTION 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934

ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934 [NO FEE REQUIRED, EFFECTIVE OCTOBER 7, 1996].

For the fiscal year ended December 31, 2008  
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OR

TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934 [NO FEE REQUIRED].

For the transition period from \_\_\_\_\_ to \_\_\_\_\_

Commission File Number 000-50-529

A. Full title of the plan and the address of the plan, if different from that of the issuer named below:

Cheviot Savings Bank 401(k) Retirement Savings Plan

B: Name of issuer of the securities held pursuant to the plan and the address of its principal executive office:

Cheviot Financial Corp.  
3723 Glenmore Avenue  
Cheviot, Ohio 45211

SUMMARY ANNUAL REPORT

for

THE CHEVIOT BUILDING AND LOAN CO. 401(K)  
RETIREMENT SAVINGS PLAN AND TRUST

This is a summary of the annual report for The Cheviot Building and Loan Co. 401(k) Retirement Savings Plan and Trust, (Employer Identification No. 31-0238110, Plan No. 002) for period January 1, 2008 to December 31, 2008. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BASIC FINANCIAL STATEMENT

Benefits under the plan are provided by a trust (benefits are provided in whole from trust funds). Plan expenses were \$7,000. These expenses included \$7,000 in

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benefits paid to participants and beneficiaries. A total of 66 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$3,103,715 as of December 31, 2008 compared to \$3,868,886 as of January 1, 2008. During the plan year the plan experienced a decrease in its net assets of \$765,171. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. The plan had total income of \$-758,171, including employer contributions of \$160,275, employee contributions of \$218,747 and earnings from investments of \$-1,137,193.

### YOUR RIGHT TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. Financial information; and
2. Information regarding any common or collective trust in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the office of the Plan Sponsor:

Cheviot Financial Corp.  
3723 Glenmore Avenue  
Cheviot, OH 45211-4744  
31-0238110 (Employer Identification Number)  
513-661-0457

The charge to cover copying costs will be \$0.25 per page.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

Cheviot Financial Corp.  
3723 Glenmore Avenue  
Cheviot, OH 45211-4744

and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, NW, Suite N-1513, Washington, D.C. 20210.

SIGNATURES

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The Plan. Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

CHEVIOT SAVINGS BANK 401(k) RETIREMENT  
SAVINGS PLAN

Date: June 19, 2009

By: /s/ Thomas J. Linneman  
Name: Thomas J. Linneman  
Title: Trustee