

SECURITIES AND EXCHANGE COMMISSION

FORM 4

Statement of changes in beneficial ownership of securities

Filing Date: **2003-02-10** | Period of Report: **2003-02-10**

SEC Accession No. [0000914317-03-000385](#)

([HTML Version](#) on [secdatabase.com](#))

REPORTING OWNER

VOLK GERALD

CIK: **1206254**

Type: **4**

Mailing Address

1788 RT 173

CHITTENANGO NY 13037

SUBJECT COMPANY

ONEIDA FINANCIAL CORP

CIK: **1070190** | IRS No.: **161561678** | State of Incorporation: **DE** | Fiscal Year End: **1231**

Type: **4** | Act: **34** | File No.: **000-25101** | Film No.: **03548076**

SIC: **6036** Savings institutions, not federally chartered

Business Address

182 MAIN STREET

ONEIDA NY 13421

3153632000

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, DC 20549

FORM 4

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

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

(Print or Type Responses)

1. Name and Address of Reporting Person*

Volk, Gerald

(Last) (First) (Middle)

182 Main Street

(Street)

Oneida, NY 13421

(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol

Oneida Financial Corp. (ONFC)

3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)

4. Statement for Month/Day/Year

January 14, 2003

5. If Amendment, Date of Original (Month/Day/Year)

6. Relationship of Reporting Person(s) to Issuer
(Check all applicable)

Director 10% Owner
 Officer (give title below) Other (specify below)

7. Individual or Joint/Group Filing (Check Applicable line)

Form Filed by One Reporting Person
 Form Filed by More than One Reporting Person

Table I -- Non-Derivative Securities Acquired, Disposed of,
or Beneficially Owned

<TABLE>
<CAPTION>

1. Title of Security (Instr. 3)	2. Trans- action Date (mm/dd/yy)	2A. Deemed Execution Date, if any (mm/dd/yy)	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 Transaction(s) (Instr. 3 & Instr.4)	6. Owner- ship Form: Direct (D) or Indirect (I) (Instr.4)	7. Nature of Ownership (Instr.4)
			Code V	Amount (A) or Price (D)	Reported (A) or Price (D)	Form: (D) or (I)	(Instr.4)
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Common stock	1/14/03		A	1,800 (1)	A \$18.00	5,200	D

</TABLE>

FORM 4 (continued)

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

<TABLE>
<CAPTION>

1. Title of Derivative Security (Instr. 3)	2. Conver- sion or Exer- cise Price of Deriv- ative Secur- ity	3. Trans- action Date (mm/dd/ yy)	3A. Deemed Execut- ion Date if any (mm/dd/ yy)	4. Trans- action Code (Instr. 8) ----- Code V	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) ----- (A) (D)	6. Date Exercisable and Expiration Date (Month/Day/Year) ----- Date Expira- tion Date	7. Title and Amount of Underlying Securities (Instr. 3 and 4) ----- Amount or Number of Shares	8. Price of Deriv- ative Secur- ity (Instr. 5)	9. Number of deriv- ative Secur- ities Bene- ficially Owned Follow- ing Trans- action(s) (Instr. 4)	10. Owner- ship Form of Deriv- ative Secur- ity: Direct (D) or In- direct (I) (Instr. 4)	11. Nature of direct Bene- ficial Owner- ship (Instr. 4)
<S>	<C>	<C>		<C> <C>	<C> <C>	<C> <C>	<C> <C>	<C> <C>	<C> <C>	<C> <C>	<C> <C>
Employee right to purchase options (right to buy)	\$18.00	1/14/03		A	3,000	4/25/03- 4/25/05	4/25/10 Common Stock	3,000	3,000 (2)	D	

</TABLE>
Explanation of Responses:

(1) Shares awarded under recognition plan-vests over period from 4/25/03

through 4/25/05

- (2) Shares granted under option plan-options vest over period from 4/25/03 and expires on 4/25/10-able to purchase shares at a price of \$18.00.

/s/ Deresa Rich as Attorney in Fact for
Gerald Volk

February 10, 2003

**Signature of Reporting Person

Date

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 Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations.

See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

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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