CONSUMERS BANCORP INC /OH/ Form 4 February 28, 2003

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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)

		Address of Reg ast, First, Middl	0	2.		r Name and Ticker or ing Symbol	3.	I.R.S. Identification Person, if an entity	Number of Reporting (Voluntary)
]	Hanna, Johr	n V.			Cons	umers Bancorp, Inc.			
				4.	State	ment for (Month/Day/Year)	5.	If Amendment, Dat (<i>Month/Day/Year</i>)	e of Original
-	208 Lindem	nore St			Febru	ary 26, 2003			
		(Street)		6.		tionship of Reporting Person(s) to r (Check All Applicable)	7.	Individual or Joint / (Check Applicable L	1 0
]	Minerva, Ol	hio 44657			x	Director ₀ 10% Owner		X	Form filed by One Reporting Person
((City)	(State)	(Zip)		0	Officer (give title below)		0	Form filed by More than One Reporting
					0	Other (specify below)			Person

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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).

1.	Title of Security (Instr. 3)	2.	Transaction Date (Month/Day/Year)	2a.	Deemed Execution Date, if any. (Month/Day/Year)	3.	Transaction Code (Instr. 8)	or Dispos	Securities Acquired (A) 5. or Disposed of (D) (Instr. 3, 4 and 5)			sed of (D)			Amount of Securities Beneficially Owned Following Reported Transactions (Instr. 3 and 4)	Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7.	Nature of Indirect Beneficial Ownership (Instr. 4)
							Code V	Amount	(A) or (D)	Price								
	Common Stock		02/26/2003				Р	1000	А	22.25		108,432	D					
												34,858	I		Spouse			
_																		
							Page	2										

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

1.	Title of Derivative Security (Instr. 3)	2.	Conversion or Exercise Price of Derivative Security	3.	Transaction Date (Month/Day/Year)	3a.	Deemed Execution Date, if any (Month/Day/Year)	 Transaction Code (Instr. 8)	5.	Securities	A) or Disposed	of
								Code V		(A)	(D)	
_						Pag	e 3					

Date Exercisa Expiration Da (Month/Day/Yo	ate	of U Sec	e and Amount Underlying urities tr. 3 and 4)	8.	Price of Derivative Security (Instr. 5)	9.	Number of Derivative Securities Beneficially Own Following Reported Transaction(s) (Instr. 4)		Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11.	Nature of Indirect Beneficial Ownershi (Instr. 4)
Date Exercisable	Expiration Date	Titl	Amount or Number of e Shares								
		_						_		_	_
-	-				-			_			
planation of 1	Responses	:									
	_	/s/	J. V. Hanna		I	Febr	ruary 26, 2003				
		**Signa	ture of Report Person	ing			Date				

^{**} Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

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Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.