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MARSH WILLIAM C
 Form 4
 March 10, 2003

 FORM 4

U.S. SECURITIES AND EXCHANGE COMMISSION
 Washington D.C. 20549

[] Check this box if no longer Subject to Section 16. Form 4 or Form 5 obligations may Continue. See Instructions 1(b)

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(f) of the Investment Company Act 1940

1. Name and Address of Reporting Person			2. Issuer Name and Ticker or Trading Symbol		6. Relationship to Issuer	
Marsh	William	C.	Emclaire Financial Corp. (EMCF)		____ Director	
(Last)	(First)	(MI)	3. IRS Number of Reporting Person (Voluntary)		4. Statement for Month/Year	
203 Drake Circle			203-62-1697		03/06/03	
(Street)					____ Officer	
Cranberry Twp. PA 16066					____ Treasurer	
(City) (State) (Zip)					5. If Amendment, Date of Original (Month/Year)	
					7. Individual (Check one)	
					____ Form 4	
					____ Form 5	
					____ Reporting Person	

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

1. Title of Security (Instr. 3)	2. Transaction Date (Mon/Day/Yr)	3. Transaction Code (Instr. 8)		4. Security Acquired (A) or Disposed of (D) (Instr. 3, 4 & 5)			5. Amount of Securities Beneficially Owned at End of Month (Instr. 3 & 4)
		Code	V	Amount	(A)	(D) Price	
Common Stock							8,000
Common Stock	03/06/03	P	V	150	A	\$24.00	150

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(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 (Mon/Day/Year) (Instr. 8)	4. Transaction Code	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4&5)	6. Date Exercisable and Expiration Date (Mon/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 & 4)	8. Price of Derivative Security
				(A) (D)	Date Exbl. Date	Title Number of Shares	

Explanation of Responses:

/s/ William C. Marsh

03/10/03

Signature

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 provided is insufficient, see Instruction 6 for procedure.