GEIB RONALD B Form 4 January 06, 2003

OMB A	APPROVAL
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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

obligations may continue. See Instruction 1(b).

(Print of Type Responses)		
1. Name and Address of Re	porting Person*	
Geib, Ronald B.		
(Last)	(First)	(Middle)
157 East Woods Drive		
	(Street)	
Harleysville, PA 19438		
(City)		(Zip)
2. Issuer Name and Ticker	or Trading Symbol	
Harleysville Savings Financ	ial Corp. HARL	
3. I.R.S. Identification	Number of Reporting Pers	on, if an entity (voluntary)
4. Statement for Month/Da	y/Year	
	JANUARY 3, 2003	
5. If Amendment, Date of	Original (Month/Day/Year)

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

		Director Officer (give	e title below)		10% Owner Other (speci	fy below)		
	Pres	ident						
7.	Indi	vidual or Join	nt/Group Filing	(Check Appli	cable line)		_	
			y One Reporting : y More than One :		rson			
			Non-Derivative S or Benefi	cially Owned			:=	
			2. Trans-			4. Securities Acq Disposed of (D (Instr. 3, 4 a) ind 5)	(A) or
	e of tr. 3	Security	Date	any	Code (Instr. 8) Code V		(A) or (D)	Price
Comm	on							
 Comm	 on							
 Comm	 on							
 Comm	 on							
 Comm	 on							

FORM 4 (continued)

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

	Conversion or Exercise		3A. Deemed	4. Trans-	5. Number of Derivative Securities Acquired (A)		6. Date Exercisable and		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
1. Title of Derivative Security (Instr. 3)	ative Secur-		ion Date if any	action Code (Instr. 8) Code V	of(D) (Instr 4 and 5	3, 5)	(Month/D Date Exer-	on Date ay/Year) Expira- tion Date	Title	Amount or Number of Shares
Right to Buy Common Option	9.68	12/30/02					1/24/01	1/24/06	Common	15 , 312
Right to Buy Common Option	14.50	1/02/01					1/02/02	1/02/11	Common	1,400
Right to Buy Common Option	17.66	1/02/02					1/02/03	1/02/12	Common	1,500
Right to Buy Common Option	21.88	1/01/03		A	3,000		1/01/04	1/01/13	Common	3,000

Explanation of Responses:

/s/ Ronald Geib January 3, 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.

Page 2