Evatt Curtis T Form 3 January 13, 2011

FORM 3

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB APPROVAL

OMB Number:

3235-0104

Expires:

January 31, 2005

0.5

Estimated average burden hours per response...

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

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

(Print or Type Responses)

1. Name and Address of Reporting Person * Evatt Curtis T			2. Date of Eve Statement (Month/Day/		3. Issuer Name and Ticker or Trading Symbol Oconee Federal Financial Corp. [OFED]			
(Last)	(First)	(Middle)	01/13/2011		4. Relationship of Reporting Person(s) to Issuer		5. If Amendment, Date Original Filed(Month/Day/Year)	
201 E. NORT STREET	TH SECON	ND			(Check all applicable)			rneu(Monui/Day/Tear)
SENECA,Â	(Street) A, SC 29678				_X_ Officer Other F (give title below) (specify below) EVP and CFO P			6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person
(City)	(State)	(Zip)	Table I - Non-Derivative Securities Beneficially Owned					
1.Title of Security (Instr. 4)				2. Amount of Securities Beneficially Owned (Instr. 4)		3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)	
Common Sto	ck		10,000		I	By 401(k)		
Common Sto	ck		1,000		I	As custodian for daughter		
Common Sto		1,000		I	As custodian for son			
Common Sto		500		D	Â			
Reminder: Report on a separate line for each class of securities beneficioned directly or indirectly.					ially S	SEC 1473 (7-02)		
Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a								

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

currently valid OMB control number.

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1. Title of Derivative Security (Instr. 4)

Expiration Date (Month/Day/Year)

2. Date Exercisable and 3. Title and Amount of Securities Underlying **Derivative Security** (Instr. 4)

Conversion or Exercise Price of Derivative Security

Ownership Form of Derivative Security:

Direct (D)

6. Nature of Indirect Beneficial Ownership (Instr. 5)

Date Expiration Exercisable

Date

Amount or Title Number of Shares

or Indirect (I) (Instr. 5)

Reporting Owners

Reporting Owner Name / Address

Relationships

Director 10% Owner Officer

Other

Evatt Curtis T

201 E. NORTH SECOND STREET ÂΧ EVP and CFO Â SENECA, SCÂ 29678

Signatures

/s/ Adam Wheeler, Pursuant to Power of Attorney

01/13/2011

**Signature of Reporting Person

Date

Explanation of Responses:

- If the form is filed by more than one reporting person, see Instruction 5(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. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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