CLEMENS PHILIP A Form 4 March 04, 2003

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 of Type Responses)		
1. Name and Address of Re	eporting Person*	
Clemens	Philip	Α.
(Last)	(First)	(Middle)
	534 Montgomery Ave	enue
Souderton,	(Street) PA	18964
(City)	(State)	(Zip)
2. Issuer Name and Ticket Harleys	r or Trading Symbol ville Savings Financia	al Corp.(HARL)
3. I.R.S. Identification	Number of Reporting 1	Person, if an entity (voluntary)
4. Statement for Month/Da	ay/Year March 2003	
5. If Amendment, Date of	Original (Month/Day/	Year)
6. Relationship of Report (Check all applicable	_	uer
X Director _ Officer (give ti		_ 10% Owner _ Other (specify below)
7. Individual or Joint/G	roup Filing (Check App	plicable line)
_	e Reporting Person re than One Reporting	Person

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

	2. Trans-	2A. Deemed Execution Date, if any			4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			
1. Title of Security	action Date		(Instr.			(A) or		
(Instr. 3)	(mm/dd/yy)	(mm/dd/yy)	Code	V	Amount	(D)	Price	
Common	03/03/03	 _	Р		330	А	24.54	
Common	03/03/03		P		64	Α	24.54	
Common								
Common								
					· 			
	:=======		:======					

FORM 4 (continued)

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)	ative Secur-	3. Trans- action Date	ion Date if any	4. Trans-action Code (Instr. 8) Code V	or Disof(D) (Instruction 4 and	tive ties sed (A) sposed	Expirati (Month/D		7. Title an of Under Securitic (Instr.	lying es
Right to buy Common Option	20.95	1/24/98					1/24/99	1/24/08	Common	63
Right to buy Common Option	20.95	1/24/98					1/24/00	1/24/08	Common	63
Right to buy Common Option	20.95	1/24/98					1/24/01	1/24/08	Common	62
Right to buy Common Option	20.95	1/24/98					1/24/02	1/24/08	Common	62
			======						:======	

Explanation of Responses:

/s/ Brendan McGill Power of Attorney for
Phillip A. Clemens March 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