Edgar Filing: CUTLER WILLIAM F JR - Form 4

CUTLER W	ILLIAM F JR									
Form 4										
November 02	2, 2007									
FORM	4 UNITED	STATES	ES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549					OMB AF OMB Number:	PROVAL 3235-0287	
Check thi if no long subject to Section 1 Form 4 or Form 5 obligation may cont <i>See</i> Instru 1(b).	6. Filed pu inue.	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							Expires: January 20 Estimated average burden hours per response	
(Print or Type F	Responses)									
CUTLER WILLIAM F JR Symbol CHOIC			er Name and Ticker or Trading CEONE FINANCIAL CES INC [(None)]			5. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
9219 TEN MILE ROAD (Month/D) (Street) 4. If Ame			te of Earliest Transaction hth/Day/Year) 1/2007			X_ Director10% Owner Officer (give titleOther (specify below)below)				
			nendment, Date Original onth/Day/Year)				 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person 			
ROCKFOR	D, MI 49341							Form filed by M Person	lore than One Re	porting
(City)	(State)	(Zip)	Tab	le I - Non-D	erivative	Secui	ities Acq	uired, Disposed of	, or Beneficial	ly Owned
1.Title of Security (Instr. 3)	2. Transaction Dat (Month/Day/Year)		n Date, if	3. Transactio Code (Instr. 8) Code V	(Instr. 3,	spose 4 and (A) or	d of (D) 5) Price	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock	10/31/2007			А	202	А	\$ 14.85	32,228.5258 (1)	D	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

 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)	4. Transact Code (Instr. 8)	5. iorNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		Date	Amou Under Secur	le and unt of rlying ities . 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secu Bene Owne Follo Repo Trans (Instr
				Code V	7 (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

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Reporting Owners

Reporting Owner Name / Address	Relationships						
		10% Owner	Officer	Other			
CUTLER WILLIAM F JR 9219 TEN MILE ROAD ROCKFORD, MI 49341	Х						
Signatures							
/s/ William F. Cutler, Jr.	10/31/2007	7					
**Signature of Reporting	Date						

Explanation of Responses:

- * 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).

(1) Column 5 reflects the acquisition of 369.2421 shares from the reinvestment of cash dividends.

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.

Person