

MERVINE EDWARD
Form 3
March 24, 2003

Form 3

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, DC 20549**

OMB APPROVAL

**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

OMB Number:
3235-0104
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0.5

(Print or type responses)

1. Name and Address of Reporting Person*		
Edward A. Mervine		
	(Last)	(First) (Middle)
214 West First Street		
	(Street)	
Oswego, New York 13126		
	(City)	(State) (Zip)

2. Date of Event
Requiring Statement
(Month/Day/Year)

01/01/2002

4. Issuer Name and Ticker or Trading Symbol

Pathfinder Bancorp, Inc. (pbhc) 3. I.R.S. Identification
Number of Reporting
Person, if an entity
(voluntary)

186-46-0986

5. Relationship of Reporting Person(s) to Issuer
(Check all applicable)

Director 10% Owner
 Officer (give title below) Other (specify below)

Vice President, General Counsel

6. If Amendment, Date of
Original (Month/Day/Year)

7. Individual or Joint/Group
Filing (Check Applicable Line)

Form filed by One Reporting Person
 Form filed by More than One Reporting Person

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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)
Pathfinder Bancorp, Inc. Common Stock	150	D	

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 Instructions 5(b)(v).

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 control number.

(Over)
 SEC 1474 (7-02)

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

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			

Explanation of Responses:

** Intentional misstatements or omissions of facts constitute
 Federal Criminal Violations.
 See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

/s/ Eward A. Mervine

03/24/2003

**Signature of Reporting Person

Date

Note: File three copies of this Form, one of which must be manually signed.
 If space is insufficient,
 See Instruction 6 for procedure.