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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

	Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b)							
1.		Address of R Last, First, Mid		2. Issuer Name and Ticker or Trading Symbol			I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)	
	Furey, John P			Consumers Bancorp, Inc.				
				4.	Statement for (Month/Day/Year)	5.	If Amendment, Date of Original (Month/Day/Year)	
	8050 Avalon Rd NW			_	Dec/ 18/2002	7.		
	(Street)			6.	Relationship of Reporting Person(s) to Issuer (Check All Applicable)		Individual or Joint/Group Filing (Check Applicable Line)	
	Malvern, Ohio 44644				☑ Director ☐ 10% Owner		▼ Form filed by One Reporting Person	
	(City)	(State)	(Zip)		☐ Officer (give title below) ☐ Other (specify below)	_	Form filed by More than One Reporting Person	

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).

Security (Instr. 3)	2. Transaction Date 2 (Month/Day/Year)	Ca. Deemed Execution Date, if any. (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) 5. or Disposed of (D) (Instr. 3, 4 and 5)		Amount of Securities Beneficially Owned Following Reported Transactions(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownershi (Instr. 4)	
			Code	v	Amount	(A) or (D)	Price			
Common Stock	12/18/2002		J		600	D		828	I	Trustee
Common Stock	12/18/2002		J		25026	A		25026 1036	I	POA Spouse
								900	I	Benefit Plan
								5256	I	Children
								15096	D	Self

${\bf Table~II-Derivative~Securities~Acquired, Disposed~of, or~Beneficially~Owned}$ $(\emph{e.g.}, \, \text{puts}, \, \text{calls}, \, \text{warrants}, \, \text{options}, \, \text{convertible securities})$ Title of Derivative Conversion or Exercise 3. Transaction 3a. Deemed Execution 4. Transaction **Number of Derivative Securities** Price of Derivative Security Date (Month/Day/Year) Date, if any (Month/Day/Year) Code (Instr. 8) Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) Security (Instr. 3) \mathbf{v} Code **(D)** (A)

		(e.g., puts	, calls, warrant	s, options, convertible secur	rities)	
•	Date Exercisable and 7. Expiration Date (Month/Day/Year)	Title and Amount of Underlying Securities (Instr. 3 and 4)	Price of Derivative Security (Instr. 5)	Number of Derivative Securities Beneficially Owned Following Reported Transaction(s (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
	Date Expiration Exercisable Date	Amount or Number of Title Shares				
_						
_						
_						
_						
X]	planation of Response	es:				
to	ck transferred from inc	direct ownership as Tru	stee to indirect of	ownership as POA		
		JOHN P FU	REY	DEC 18	3, 2002	
	_	**Signature of Repo	rting Person	Da	te	

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

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