

1394342

OMB APPROVAL

OMB Number: 3235-0076

Expires: February 28, 2009

Estimated average burden hours per response: 4.00

Intentional misstatements or omissions of fact constitute federal criminal violations. See 18 U.S.C. 1001.

Item 1. Issuer's Identity

Name of Issuer
Waterford Bancorp, Inc.

Jurisdiction of Incorporation/Organization
Ohio

Previous Name(s) None

PROCESSED

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Entity Type (Select one)

Corporation

Limited Partnership

Limited Liability Company

General Partnership

Business Trust

Other (Specify)

Year of Incorporation/Organization (Select one)

Over Five Years Ago Within Last Five Years (specify year) 2006 Yet to Be Formed

(If more than one issuer is filing this notice, check this box and identify additional issuer(s) by attaching Items 1 and 2 Continuation Page(s).)

Item 2. Principal Place of Business and Contact Information

Street Address 1: 3900 N. McCord

Street Address 2: [Blank]

City: Toledo State/Province/Country: OH ZIP/Postal Code: 43617 Phone No.: 419-720-3900

Item 3. Related Persons

Last Name: Miller First Name: Michael Middle Name: R.

Street Address 1: 29620 Shelbourne Road Street Address 2: [Redacted]

City: Perrysburg State/Province/Country: OH ZIP/Postal Code: 43551

Relationship(s): Executive Officer Director Promoter

Clarification of Response (if Necessary): [Blank]



(Identify additional related persons by checking this box and attaching Item 3 Continuation Page(s).)

Item 4. Industry Group (Select one)

- Agriculture
- Banking and Financial Services**
 - Commercial Banking
 - Insurance
 - Investing
 - Investment Banking
 - Pooled Investment Fund
- Business Services
- Energy
 - Electric Utilities
 - Energy Conservation
 - Coal Mining
 - Environmental Services
 - Oil & Gas
 - Other Energy
- Construction
- REITS & Finance
- Residential
- Other Real Estate
- Health Care
 - Biotechnology
 - Health Insurance
 - Hospitals & Physicians
 - Pharmaceuticals
 - Other Health Care
- Retailing
- Restaurants
- Technology
 - Computers
 - Telecommunications
 - Other Technology
- Manufacturing
- Real Estate
 - Commercial
- Other
- Travel
 - Airlines & Airports
 - Lodging & Conventions
 - Tourism & Travel Services
 - Other Travel

If selecting this industry group, also select one fund type below and answer the question below:

- Hedge Fund
- Private Equity Fund
- Venture Capital Fund
- Other Investment Fund

Is the issuer registered as an investment company under the Investment Company Act of 1940? Yes No

- Other Banking & Financial Services

SEC Mail Processed

Secr

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Washington, DC

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Item 5. Issuer Size (Select one)

Revenue Range (for issuer not specifying "hedge" or "other investment" fund in Item 4 above)

- No Revenues
- \$1 - \$1,000,000
- \$1,000,001 - \$5,000,000
- \$5,000,001 - \$25,000,000
- \$25,000,001 - \$100,000,000
- Over \$100,000,000
- Decline to Disclose
- Not Applicable

OR

Aggregate Net Asset Value Range (for issuer specifying "hedge" or "other investment" fund in Item 4 above)

- No Aggregate Net Asset Value
- \$1 - \$5,000,000
- \$5,000,001 - \$25,000,000
- \$25,000,001 - \$50,000,000
- \$50,000,001 - \$100,000,000
- Over \$100,000,000
- Decline to Disclose
- Not Applicable

Item 6. Federal Exemptions and Exclusions Claimed (Select all that apply)

- | | | |
|--|--|---|
| <input type="checkbox"/> Rule 504(b)(1) (not (i), (ii) or (iii)) | Investment Company Act Section 3(c) | |
| <input type="checkbox"/> Rule 504(b)(1)(i) | <input type="checkbox"/> Section 3(c)(1) | <input type="checkbox"/> Section 3(c)(9) |
| <input type="checkbox"/> Rule 504(b)(1)(ii) | <input type="checkbox"/> Section 3(c)(2) | <input type="checkbox"/> Section 3(c)(10) |
| <input type="checkbox"/> Rule 504(b)(1)(iii) | <input type="checkbox"/> Section 3(c)(3) | <input type="checkbox"/> Section 3(c)(11) |
| <input type="checkbox"/> Rule 505 | <input type="checkbox"/> Section 3(c)(4) | <input type="checkbox"/> Section 3(c)(12) |
| <input checked="" type="checkbox"/> Rule 506 | <input type="checkbox"/> Section 3(c)(5) | <input type="checkbox"/> Section 3(c)(13) |
| <input type="checkbox"/> Securities Act Section 4(6) | <input type="checkbox"/> Section 3(c)(6) | <input type="checkbox"/> Section 3(c)(14) |
| | <input type="checkbox"/> Section 3(c)(7) | |

Item 7. Type of Filing

- New Notice OR Amendment

Date of First Sale in this Offering: OR First Sale Yet to Occur

Item 8. Duration of Offering

Does the issuer intend this offering to last more than one year? Yes No

Item 9. Type(s) of Securities Offered (Select all that apply)

- | | |
|--|---|
| <input checked="" type="checkbox"/> Equity | <input type="checkbox"/> Pooled Investment Fund Interests |
| <input type="checkbox"/> Debt | <input type="checkbox"/> Tenant-in-Common Securities |
| <input type="checkbox"/> Option, Warrant or Other Right to Acquire Another Security | <input type="checkbox"/> Mineral Property Securities |
| <input type="checkbox"/> Security to be Acquired Upon Exercise of Option, Warrant or Other Right to Acquire Security | <input type="checkbox"/> Other (Describe) |

Item 10. Business Combination Transaction

Is this offering being made in connection with a business combination transaction, such as a merger, acquisition or exchange offer? Yes No

Clarification of Response (if Necessary)

Item 11. Minimum Investment

Minimum investment accepted from any outside investor \$ 50,000

Item 12. Sales Compensation

Recipient information form including Recipient CRD Number, (Associated) Broker or Dealer, Street Address 1, Street Address 2, City, State/Province/Country, ZIP/Postal Code, and States of Solicitation.

Item 13. Offering and Sales Amounts

Offering and Sales Amounts form with fields for (a) Total Offering Amount (\$11,250,000), (b) Total Amount Sold (\$1,200,000), and (c) Total Remaining to be Sold (\$11,250,000).

Item 14. Investors

Investors section with checkboxes for non-accredited investors and fields for the number of such investors (0) and total investors (0).

Item 15. Sales Commissions and Finders' Fees Expenses

Provide separately the amounts of sales commissions and finders' fees expenses, if any. If an amount is not known, provide an estimate and check the box next to the amount.

Sales Commissions and Finders' Fees Expenses form with fields for Sales Commissions (\$0) and Finders' Fees (\$0), and checkboxes for Estimate.

Item 16. Use of Proceeds

Provide the amount of the gross proceeds of the offering that has been or is proposed to be used for payments to any of the persons required to be named as executive officers, directors or promoters in response to Item 3 above. If the amount is unknown, provide an estimate and check the box next to the amount.

\$ 0

Estimate

Clarification of Response (if Necessary)

[Empty box for clarification of response]

Signature and Submission

Please verify the information you have entered and review the Terms of Submission below before signing and submitting this notice.

Terms of Submission. In Submitting this notice, each Identified Issuer Is:

Notifying the SEC and/or each State in which this notice is filed of the offering of securities described and undertaking to furnish them, upon written request, in accordance with applicable law, the information furnished to offerees.*

Irrevocably appointing each of the Secretary of the SEC and the Securities Administrator or other legally designated officer of the State in which the issuer maintains its principal place of business and any State in which this notice is filed, as its agents for service of process, and agreeing that these persons may accept service on its behalf, of any notice, process or pleading, and further agreeing that such service may be made by registered or certified mail, in any Federal or state action, administrative proceeding, or arbitration brought against the issuer in any place subject to the jurisdiction of the United States, if the action, proceeding or arbitration (a) arises out of any activity in connection with the offering of securities that is the subject of this notice, and (b) is founded, directly or indirectly, upon the provisions of: (i) the Securities Act of 1933, the Securities Exchange Act of 1934, the Trust Indenture Act of 1939, the Investment Company Act of 1940, or the Investment Advisers Act of 1940, or any rule or regulation under any of these statutes; or (ii) the laws of the State in which the issuer maintains its principal place of business or any State in which this notice is filed.

Certifying that, if the issuer is claiming a Rule 505 exemption, the issuer is not disqualified from relying on Rule 505 for one of the reasons stated in Rule 505(b)(2)(iii).

* This undertaking does not affect any limits Section 102(a) of the National Securities Markets Improvement Act of 1996 ("NSMIA") (Pub. L. No. 104-290, 110 Stat. 3416 (Oct. 11, 1996)) imposes on the ability of States to require information. As a result, if the securities that are the subject of this Form D are "covered securities" for purposes of NSMIA, whether in all instances or due to the nature of the offering that is the subject of this Form D, States cannot routinely require offering materials under this undertaking or otherwise and can require offering materials only to the extent NSMIA permits them to do so under NSMIA's preservation of their anti-fraud authority.

Each Identified Issuer has read this notice, knows the contents to be true, and has duly caused this notice to be signed on its behalf by the undersigned duly authorized person. (Check this box and attach Signature Continuation Pages for signatures of issuers identified in Item 1 above but not represented by signer below.)

Issuer(s)

Waterford Bancorp, Inc.

Name of Signer

Michael R. Miller

Signature

Michael R. Miller

Title

Chairman & CEO

Number of continuation pages attached:

Date

2/27/09

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 number.

Item 3 Continuation Page

Item 3. Related Persons (Continued)

Last Name	First Name	Middle Name
White	Michael	W.
Street Address 1	Street Address 2	
4303 Todd Drive		
City	State/Province/Country	ZIP/Postal Code
Sylvania	OH	43560
Relationship(s):	<input checked="" type="checkbox"/> Executive Officer <input checked="" type="checkbox"/> Director <input type="checkbox"/> Promoter	
Clarification of Response (if Necessary)		

Last Name	First Name	Middle Name
Boyer	Lawrence	C.
Street Address 1	Street Address 2	
5224 Saddlecreek		
City	State/Province/Country	ZIP/Postal Code
Toledo	OH	43623
Relationship(s):	<input checked="" type="checkbox"/> Executive Officer <input type="checkbox"/> Director <input type="checkbox"/> Promoter	
Clarification of Response (if Necessary)		

Last Name	First Name	Middle Name
Beyer	Deborah	G.
Street Address 1	Street Address 2	
6929 Heather Cove Place		
City	State/Province/Country	ZIP/Postal Code
Maumee	OH	43537
Relationship(s):	<input checked="" type="checkbox"/> Executive Officer <input type="checkbox"/> Director <input type="checkbox"/> Promoter	
Clarification of Response (if Necessary)		

Last Name	First Name	Middle Name
Burkhart III	Rinold	W.
Street Address 1	Street Address 2	
7832 Windsor Wood Court		
City	State/Province/Country	ZIP/Postal Code
Maumee	OH	43537
Relationship(s):	<input type="checkbox"/> Executive Officer <input checked="" type="checkbox"/> Director <input type="checkbox"/> Promoter	
Clarification of Response (if Necessary)		

(Copy and use additional copies of this page as necessary.)

Item 3 Continuation Page

Item 3. Related Persons (Continued)

Last Name: Gianino, First Name: Salvatore, Middle Name: F.
Street Address 1: 1118 Woburn Green, Street Address 2:
City: Bloomfield Hills, State/Province/Country: MI, ZIP/Postal Code: 48302
Relationship(s): Executive Officer Director Promoter
Clarification of Response (if Necessary):

Last Name: Hylant, First Name: Patrick, Middle Name: R.
Street Address 1: 6174 Lower Shore Drive, Street Address 2:
City: Harbor Springs, State/Province/Country: MI, ZIP/Postal Code: 49740
Relationship(s): Executive Officer Director Promoter
Clarification of Response (if Necessary):

Last Name: Ridenour, First Name: Mark, Middle Name: E.
Street Address 1: 5343 River Oaks Court, Street Address 2:
City: Sylvania, State/Province/Country: OH, ZIP/Postal Code: 43560
Relationship(s): Executive Officer Director Promoter
Clarification of Response (if Necessary):

Last Name: Stockwell, First Name: Marc, Middle Name: E.
Street Address 1: 4049 Lancelot Road, Street Address 2:
City: Toledo, State/Province/Country: OH, ZIP/Postal Code: 43623
Relationship(s): Executive Officer Director Promoter
Clarification of Response (if Necessary):

Item 3 Continuation Page

Item 3. Related Persons (Continued)

Last Name: Swigart, First Name: Stephen, Middle Name: H.
Street Address 1: 2550 Edgehill, Street Address 2:
City: Ottawa Hills, State/Province/Country: OH, ZIP/Postal Code: 43615
Relationship(s): Executive Officer Director Promoter
Clarification of Response (if Necessary):

Last Name: , First Name: , Middle Name:
Street Address 1: , Street Address 2:
City: , State/Province/Country: , ZIP/Postal Code:
Relationship(s): Executive Officer Director Promoter
Clarification of Response (if Necessary):

Last Name: , First Name: , Middle Name:
Street Address 1: , Street Address 2:
City: , State/Province/Country: , ZIP/Postal Code:
Relationship(s): Executive Officer Director Promoter
Clarification of Response (if Necessary):

Last Name: , First Name: , Middle Name:
Street Address 1: , Street Address 2:
City: , State/Province/Country: , ZIP/Postal Code:
Relationship(s): Executive Officer Director Promoter
Clarification of Response (if Necessary):

(Copy and use additional copies of this page as necessary.)

END