CAVALIER LYNNETTE M Form 4 April 23, 2003

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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)

			2.			3.		n Number of Reporting <i>(Voluntary)</i>	
Cavalier, Ly	Lynnette M.			Seco	nd Bancorp Incorporated (SECD)				
			4.	State	ment for (Month/Day/Year)	5.	If Amendment, Da (Month/Day/Year)	te of Original	
3994 Pinela	ke Circle		_	04/23	3/03				
	(Street)		6.			7.		1 0	
Richfield, O	H 44286		_	x	Director ₀ 10% Owner		X	Form filed by One Reporting Person	
(City)	(State)	(Zip)		0	Officer (give title below)		0	Form filed by More than One Reporting	
				0	Other (specify below)			Person	
	Person* (La Cavalier, Ly 3994 Pinelal	Person* (Last, First, Mide Cavalier, Lynnette M. 3994 Pinelake Circle (Street) Richfield, OH 44286	3994 Pinelake Circle (Street) Richfield, OH 44286	Person* (Last, First, Middle) Cavalier, Lynnette M. 4. 3994 Pinelake Circle (Street) 6. Richfield, OH 44286	Person* (Last, First, Middle) Trad Cavalier, Lynnette M. Second 3994 Pinelake Circle 04/23 (Street) 6. Relation Richfield, OH 44286 x (City) (State) (Zip) O	Person* (Last, First, Middle) Trading Symbol Cavalier, Lynnette M. Second Bancorp Incorporated (SECD) 4. Statement for (Month/Day/Year) 3994 Pinelake Circle 04/23/03 (Street) 6. Relationship of Reporting Person(s) to Issuer (Check All Applicable) Richfield, OH 44286 X (City) (State) (Zip) Officer (give title below) Other (control of the loop)	Person* (Last, First, Middle) Trading Symbol Cavalier, Lynnette M. Second Bancorp Incorporated (SECD) 4. Statement for (Month/Day/Year) 3994 Pinelake Circle 04/23/03 (Street) 6. Relationship of Reporting Person(s) to 7. Issuer (Check All Applicable) X Director o 10% Owner (City) (State) (Zip) Officer (give title below) O Officer (give title below)	Person* (Last, First, Middle) Trading Symbol Person, if an entity Cavalier, Lynnette M. Second Bancorp Incorporated (SECD) If Amendment, Date (Month/Day/Year) 3994 Pinelake Circle 6. Statement for (Month/Day/Year) 5. If Amendment, Date (Month/Day/Year) (Street) 04/23/03 04/23/03 7. Individual or Joint (Check Applicable) Richfield, OH 44286 X Director 0 10% Owner X (City) (State) (Zip) 0 Officer (give title below) 0	

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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).

_			Tabl	le I	Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned									
1.	Title of Security (Instr. 3)	2.	Transaction Date (Month/Day/Year)	2a.	Deemed Execution Date, if any. (Month/Day/Year)	3.	Transaction4. Code (Instr. 8)	Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5.	Amount of 6. Securities Beneficially Owned Following Reported Transactions(s) (Instr. 3 and 4)	Form: Direct (D) or Indirect (I) (Instr. 4)	7.	Nature of Indirect Beneficial Ownership (Instr. 4)	
							Code V	(A) or Amount (D) Price						
_														
	_	_				_			_			_		
-				_									_	
							Page 2							

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 (<i>Month/Day/Year</i>)	3a.	Deemed Execution Date, if any (Month/Day/Year)	4.	Transaction 5 Code (Instr. 8)	-	Securities	A) or Dispos	ed of
								Code V		(A)	(D)	
Options (Right to Buy)		22.90		04/22/03		04/22/03		А		1,000		
					Page	e 3						

Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and of Under Securities (Instr. 3 a	lying 5	8. Price of 9 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 Ownershi (Instr. 4)
Date Exercisabl	Expiration e Date	Title	Amount or Number of Shares						
04/17/04	04/16/13	Common	1,000		2,000		D		

 Table II
 Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)
 Continued

/s/ Lynnette M. Cavalier

04/23/03

**Signature of Reporting Person Lynnette M. Cavalier By Dean E. Nielsen Pursuant to Date

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Power-of-Attorney

** 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.

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POWER OF ATTORNEY

Know all by these presents, that the undersigned hereby constitutes and appoints each of Christopher Stanitz, David L. Kellerman and such other individuals as either of them may designate from time to time, signing singly, the undersigned strue and lawful attorney-in-fact to:

- execute for and on behalf of the undersigned, in the undersigned s capacity as an officer and/or director of Second Bancorp Incorporated (the Company), Forms 3, 4 and 5 in accordance with Section 16(a) of the Securities Exchange Act of 1934 and the rules thereunder;
- (2) do and perform any and all acts for and on behalf of the undersigned which may be necessary or desirable to complete and execute any such Form 3, 4 or 5, complete and execute any amendment or amendments thereto, and timely file such form with the United States Securities and Exchange Commission and any stock exchange or similar authority; and
- (3) take any other action of any type whatsoever in connection with the foregoing which, in the opinion of such attorney-in-fact, may be of benefit to, in the best interest of, or legally required by, the undersigned, it being understood that the documents executed by such attorney-in-fact on behalf of the undersigned pursuant to this Power of Attorney shall be in such form and shall contain such terms and conditions as such attorney-in-fact may approve in such attorney-in-fact s discretion.

The undersigned hereby grants to each such attorney-in-fact full power and authority to do and perform any and every act and thing whatsoever requisite, necessary, or proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as the undersigned might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that such attorney-in-fact, or such attorney-in-fact s substitute or substitutes, shall lawfully do or cause to be done by virtue of this Power of Attorney and the rights and powers herein granted. The undersigned acknowledges that the above-named attorneys-in-fact, in serving in such capacity at the request of the undersigned, are not assuming, nor is the Company assuming, any of the undersigned s responsibilities to comply with Section 16 of the Securities Exchange Act of 1934.

This Power of Attorney shall remain in full force and effect until the undersigned is no longer required to file Forms 3, 4 and 5 with respect to the undersigned sholdings of and transactions in securities issued by the Company, unless earlier revoked by the undersigned in a signed writing delivered to the above-named attorneys-in-fact.

IN WITNESS WHEREOF, the undersigned has caused this Power of Attorney to be executed as of this 25th day of September 2002.

/s/ Lynnette M. Cavalier

Signature

Name: Lynnette M. Cavalier