Edgar Filing: OptimumBank Holdings, Inc. - Form 4

OptimumBank Holdings, Inc.

FOIII 4												
November 15												
FORM	4 UNITED	STATES						NGE (COMMISSION		PROVAL 3235-0287	
Check thi if no long subject to Section 10 Form 4 or Form 5 obligation may conti <i>See</i> Instru 1(b).	er 6. Filed put inue. Section 170	Washington, D.C. 20549 STATEMENT OF CHANGES IN 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									January 31Expires:200Estimated averageburden hours perresponse0.3	
(Print or Type R	Responses)											
1. Name and A FINCH ALE	2. Issuer Name and Ticker or Trading Symbol OptimumBank Holdings, Inc. [OPHC]						5. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
(Last) C/O OPTIM HOLDINGS COMMERC	UMBANK	Middle)	3. Date of (Month/Da 11/15/20	ay/Year		nsaction			X Director X Officer (give below) Chief I			
				ndment, Date Original th/Day/Year)					6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person			
(City)	(State)	(Zip)	Table	- I - No	n-Dé	orivative (Securi	ties Aco	uired, Disposed of	f or Beneficial	ly Owned	
1.Title of Security (Instr. 3)	2. Transaction Dat (Month/Day/Year)	Executio any		3. Transa Code (Instr.	actio 8)	4. Securi n(A) or D (D)	ties Adisposed 4 and (A) or	cquired d of	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	
Common Stock	11/15/2007			G			D	\$ 8.25	91,110 <u>(1)</u>	D		
Reminder: Repo	ort on a separate line	e for each cl	ass of secu	ities be	nefic	cially own	ed dire	ectly or i	indirectly.			

Persons who respond to the collection of SEC 1474 information contained in this form are not (9-02) 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 Derivati Security (Instr. 3	ve Conversion or Exercise	3. Transaction Date (Month/Day/Year)	4. Transact Code (Instr. 8)	5. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3,	Number Expiration Date of (Month/Day/Yo Derivative Securities Acquired (A) or Disposed of (D)		Amount of		Derivative Security (Instr. 5)	9. Nu Deriv Secu Bene Owne Follo Repo Trans (Instr
			Code V	4, and 5)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

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Reporting Owners

Reporting Owner Name / Address	Relationships						
	Director	10% Owner	Officer	Other			
FINCH ALBERT J C/O OPTIMUMBANK HOLDINGS 2477 E. COMMERCIAL BOULEVARD FT LAUDERDALE, FL 33308	Х		Chief Executive Officer				
Signatures							
/s/ Albert J. 11/15/2007							

**Signature of

11/15/2007

Reporting Person

Date

Finch

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) Share amounts have been adjusted to reflect a 5% stock dividend issued on July 12, 2007

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.