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ZOOK MARGARET K

Form 5

January 30, 2003

FORM 5

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL

OWNERSHIP

OMB APPROVAL

OMB Number: 3235-0362 Expires: January 31, 2005 Estimated average burden hours per response. . . 0.5

_ Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

_ Form 3 Holdings

Reported

_ Form 4 Transactions Reported 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

Filed By Romeo and Dye's Section 16 Filer www.section16.net

1. Name and Add	-	2. Issuer Nam UVSP - UNI			6. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
(Last) 463 GROFFS M	3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary) 297-34-0781			Mont	ntement for h/Year EMBER 2002	Director			
HARLEYSVILL					of Original th/Year)	7. 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) (Z	Zip)	Table	I Non-De	erivativ	e Secu	rities Acquired, Disp	osed of, or Bei	neficially Owned
1. Title of Security (Instr. 3)	action	2A. Deemed Execution Date,		ns- 4. Securities Acquir Code (A) or Disposed of (5. Amount of Securities Beneficially	ship Form:	7. Nature of Indirect Beneficial Ownership (Instr. 4)
	(Month/ Day/ Year)	if any (Month/Day/ Year)		Amount	(A) or (D)	Price	Owned at End of Issuer's Fiscal year (Instr. 3 & 4)	or Indirect (I) (Instr. 4)	` '
COMMON							378_	<u>D</u>	
								I	DAUGHTER(2)

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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 control number

FORM 5 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

(e.g., puts, calls, warrants, options, convertible securities)

-	(**B*) F *****, ********, ******************												
	1. Title of	2. Conver-	3.	3A.	4.	5. Number of	6. Date Exercisable	7. Title and Amount	8. Price of	9. Number	10.	11. Natı	
	Derivative	sion or	Trans-	Deemed	Trans-	Derivative	and Expiration	of Underlying	Derivative	of	Owner-	of Indire	
	Security	Exercise	action	Execution	action	Securities	Date	Securities	Security	Derivative	ship	Benefic	
		Price of	Date	Date,	Code	Acquired (A)	(Month/Day/	(Instr. 3 & 4)	(Instr. 5)	Securities	Form	Ownersl	

^{*} If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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` /		(Month/ Day/	if any (Month/ Day/ Year)		or Disposed of (D) (Instr. 3, 4 & 5)		Year)					at End of Year	of Derivative Security: Direct (D)	(Instr. 4
					(A)	` /	Exer-cisable	Expira- tion Date		Amount or Number of Shares			or Indirect (I) (Instr. 4)	
Phantom Stock	1 for 1	(3)		A	375.0977		(4)		COMMON	375.0977	(3)	375.0977	D	

Explanation of Responses:

- (1) DOES NOT INCLUDE 3.4092 SHARES ACQUIRED ON OR AFTER AUGUST 15, 1996, THROUGH THE DIVIDEND REINVESTMENT PLAN.
- (2) OUR RECORDS INDICATE THAT DAUGHTER DOES NOT LIVE AT HOME.
- (3) The Phantom Stock units were accrued under the Univest director deferred compensation plan on various dates during 2001 and 2002 at prices ranging from \$32.375 to \$39.75 per unit.
- (4) Phantom Stock rights are exercisable at retirement.

By: /s/ WALLACE H. BIELER

JANUARY 30, 2003

Date

**Signature of Reporting Person

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