FORM 4

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

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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

OMB APPROVAL

OMB Number: 3235-0287 Expires: January 31, 2005 Estimated average burden hours per response. 0.5

	<u> </u>			<u>, </u>			
Name and Address of Reporting Person* Kuehner, Howard A.		Issuer Name and Ticker or Trading Symbol	Statement for (Month/Day/Year	6. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
(Last) (First) c/o Cass Information Systems 13001 Hollenberg Drive	(Middle)	Cass Information Systems, Inc.	04/30/2003	X Director _ 10% Owner _ Officer (give title below) _ Other (specify below)			
(Street) Bridgeton, MO 63044		I.R.S. Identification Number of Reporting Person, if an entity (voluntary)	5. If Amendment, Date of Original (Month/Day/Year)	Description 7. Individual or Joint/Group			
(City) (State)	(Zip)			Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person			

		Table I -	Non-Dei	rivative	Securities Acquired, I	Disposed of, or Bene	eficially Owned			
1. Title of Security (Instr. 3)	2.Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (Instr. 3, 4, and 5)	I (A) or Disposed Of (I	5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Owner-ship Form: Direct (D) or Indirect	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
			Code	V	Amount	A/D	Price	(Instr. 3 and 4)	(I) (Instr. 4)	
Common Stock	04/30/2003		Α		300(1)	Α	\$	126,934	D	
							\$	112,336	ī	By spouse

				Table II							or Beneficial le securities)				
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/ Day/ Year)	3A. Deemed Execution Date, if any (Month/ Day/ Year)	4. Transaci Code (Instr.)		Acquire or Dispos (D)	tive urities ed (A)	6. Date Exercisab Expirati Date(ED) (Month/		Amou Un Secu	derlying	8. Price of Derivative Security (Instr.5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr.4)	10. Owner- ship Form of Deriv- ative Securities: Direct (D) or Indirect (I)	11. Nature of Indirect Beneficial Ownership (Instr.4)
				Code	v	A	D	DE	ED	Title	Amount or Number of Shares			(Instr.4)	

Explanation of Responses:

(1) Restricted Stock grant. Restriction expires over three years, 100 shares
--

/s/ Howard A. Kuehner

04/30/2003

** Signature of Reporting Person SEC 1474 (9-02)

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).
** 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.

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.