United Financial Bancorp, Inc.

Form 4

Common

Stock

December 05, 2007

| FORM  | 1 4   |  | OMB APPROVAL  |  |  |                      |  |  |
|---|---|--|---|--|--|----------------------|--|--|
| Washington, D.C. 20549  |   |  |   |  | OMB<br>Number:   | 3235-0287            |  |  |
| Check thi if no long  | er  |  | NEDCHID OF  | Expires:   | January 31,<br>2005  |                      |  |  |
| subject to<br>Section 1   |   |  | F CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES         |  |  | average<br>urs per   |  |  |
| Form 4 or<br>Form 5   |   | 4- 9-4 16(-) -641- 9-                          |   |  |  | . 0.5                |  |  |
| Form 5 obligations may continue.  See Instruction 1(b).  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 |   |  |   |  |  |                      |  |  |
| (Print or Type F  | Responses)  |  |   |  |  |                      |  |  |
| 1. Name and A<br>Crowley Mi   | ddress of Reporting Person<br>chael F                                       | Symbol   | _   | 5. Relationship of Reporting Person(s) to Issuer                         |  |                      |  |  |
|   |   | [UBNK]   | ited Financial Bancorp, Inc. [Check BNK]                |  |  | ck all applicable)   |  |  |
| (Last)  | (First) (Middle)  | 3. Date of Earliest Transa (Month/Day/Year)    | Off: (-i 4i4) Oth (if                                   |  |  |                      |  |  |
| 95 ELM ST   | REET  | 12/03/2007                                     | 007   |  |  |                      |  |  |
| WEST SPR  | (Street)  | 4. If Amendment, Date Of Filed(Month/Day/Year) | riginal   | 6. Individual or Jo Applicable Line) _X_ Form filed by C Form filed by M | One Reporting P  | erson                |  |  |
|   | WEST SPRINGFIELD, MA 01089  — Form fried by More than One Reporting  Person |  |   |  |  |                      |  |  |
| (City)  | (State) (Zip)   | Table I - Non-Deriv                            |   |  | , or Beneficia   | ally Owned           |  |  |
| 1.Title of Security (Month/Day/Year) 2A. Deemed Execution Date, if any (Month/Day/Year) (Month/Day/Year)  |   | cution Date, if TransactionAc<br>Code Di       | Securities quired (A) or sposed of (D) str. 3, 4 and 5) | Securities F Beneficially (I Owned In                                    | 6. Ownership<br>Form: Direct<br>(D) or<br>Indirect (I)<br>(Instr. 4) |                      |  |  |
|   |   | Code V Ar                                      | or nount (D) Price                                      | Transaction(s) (Instr. 3 and 4)  |  |                      |  |  |
| Common<br>Stock   | 12/03/2007  | P 1,   | 000 A \$10  | 14,009 (1)   | D  |                      |  |  |
| Common<br>Stock   |   |  |   | 5,203 (1)  | [  | By IRA               |  |  |
| Common<br>Stock   |   |  |   | 4,163 <u>(1)</u> I   | I  | As custodian for son |  |  |

As

for daughter

3,122 (1)

I

custodian

## Edgar Filing: United Financial Bancorp, Inc. - Form 4

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.

SEC 1474

(9-02)

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

| 1. Title of<br>Derivative<br>Security<br>(Instr. 3) | 2.<br>Conversion<br>or Exercise<br>Price of<br>Derivative<br>Security | 3. Transaction Date (Month/Day/Year) | 4.<br>Transactic<br>Code<br>(Instr. 8) | 5. onNumber of Derivativ Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | 3                   | e                  | 7. Title and A Underlying S (Instr. 3 and | Securities                          | 8. Pri<br>Deriv<br>Secur<br>(Instr |
|---|---|--------------------------------------|--|--|---------------------|--------------------|---|-------------------------------------|------------------------------------|
|   |   |                                      | Code V                                 | (A) (D)  | Date<br>Exercisable | Expiration<br>Date | Title                                     | Amount<br>or<br>Number<br>of Shares |                                    |
| Stock<br>Options                                    | \$ 12.35<br>(1)   |                                      |  |  | 08/17/2007          | 08/17/2016         | Common<br>Stock                           | 21,336<br>(1) (2)                   |                                    |

## **Reporting Owners**

| Reporting Owner Name / Address | Relationships |           |         |       |  |  |  |
|--------------------------------|---------------|-----------|---------|-------|--|--|--|
| <b></b>                        | Director      | 10% Owner | Officer | Other |  |  |  |
| Crowley Michael F              |               |           |         |       |  |  |  |
| 95 ELM STREET                  | X             |           |         |       |  |  |  |
| WEST SPRINGFIELD, MA 01089     |               |           |         |       |  |  |  |

## **Signatures**

/s/ Robert B. Pomerenk, pursuant to power of attorney 12/05/2007

\*\*Signature of Reporting Person Date

## **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) Reflects a 1.04079-to-1.00 stock exchange in connection with the mutual to stock conversion of the Company's predecessors.
- (2) Options to purchase shares of common stock vest at a rate of 20% per year commencing on August 17, 2006.

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.

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