

United Financial Bancorp Inc  
Form 8-K  
October 23, 2007

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# SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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## FORM 8-K

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### CURRENT REPORT

Pursuant to Section 13 or 15(d) of  
the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): October 17, 2007

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## United Financial Bancorp, Inc.

(Exact name of registrant as specified in its charter)

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**Federal**  
(State or other jurisdiction  
of incorporation)

**000-51369**  
(Commission File No.)

**83-0395247**  
(I.R.S. Employer

Identification No.)

**95 Elm Street**

**West Springfield, Massachusetts**  
(Address of principal executive office)

**01089**  
(Zip code)

Registrant's telephone number, including area code:(413) 787-1700

**Not Applicable**

(Former name or former address, if changed since last report)

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## Edgar Filing: United Financial Bancorp Inc - Form 8-K

Check the appropriate box below if the Form 8-K is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4 (c))
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**Item 1.01 Entry Into a Material Agreement**

On October 17, 2007, United Mutual Holding Company, a Federal mutual holding company, United Financial Bancorp, Inc., a Federal corporation ( United Financial-Federal ), United Financial Bancorp, Inc., a Maryland corporation ( United Financial-Maryland ), and United Bank, a Federal savings bank, entered into an Agency Agreement dated as of October 12, 2007 with Keefe, Bruyette & Woods, Inc., pursuant to which, among other things, Keefe, Bruyette & Woods, Inc. will act as financial and marketing advisor in connection with the offering of common stock by United Financial-Maryland.

The shares of common stock are being offered pursuant to a Registration Statement on Form S-1 (Registration No. 333-144245) filed by United Financial-Maryland under the Securities Act of 1933, as amended, and a related prospectus dated October 12, 2007. For a description of the fees to be paid to Keefe, Bruyette & Woods, Inc. pursuant to the Agency Agreement, see The Conversion Plan of Distribution; Selling Agent Compensation in the prospectus.

A copy of the Agency Agreement is attached as Exhibit 1 to this report. The terms of the Agency Agreement as described in this report are qualified by reference to the Agency Agreement.

**Item 9.01. Financial Statements and Exhibits.**

- (a) Not Applicable.
- (b) Not Applicable.
- (c) Exhibits.

<b>Exhibit No.</b>	<b>Description</b>
1	Agency Agreement

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned, hereunto duly authorized.

**UNITED FINANCIAL BANCORP, INC.**

DATE: October 23, 2007

By: /s/ Richard B. Collins  
Richard B. Collins  
President and Chief Executive Officer