

Edgar Filing: United Financial Bancorp, Inc. - Form SC 13G

United Financial Bancorp, Inc.
Form SC 13G
February 04, 2008

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

SCHEDULE 13G

Under the Securities Exchange Act of 1934

(Amendment _____) *

United Financial Bancorp, Inc.

(Name of Issuer)

Common Stock, \$0.01 par value per share

(Title of Class of Securities)

91030T109

(CUSIP Number)

December 31, 2007

(Date of Event Which Requires Filing of This Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- Rule 13d-1(b)
 Rule 13d-1(c)
 Rule 13d-1(d)

*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

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EP

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Item 1

- (a) Name of Issuer
United Financial Bancorp, Inc.
- (b) Address of Issuer's Principal Executive Offices
95 Elm Street
West Springfield, Massachusetts 01089

Item 2

- (a) Name of Person Filing
United Bank
Employee Stock Ownership Plan Trust
Trustee: First Bankers Trust Services, Inc.
- (b) Address of Principal Business Office
2321 Kochs Lane
Quincy, Illinois 62301
- (c) Citizenship or Place of Organization
Massachusetts
- (d) Title of Class of Securities
Common Stock, par value \$.01 per share
- (e) CUSIP Number
91030T109

Item 3.

If this statement is filed pursuant to ss.ss.240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

(f) An employee benefit plan or endowment fund in accordance with ss.240.13d-1(b)(1)(ii)(F).

Item 4.

Ownership

Provide the following information regarding the aggregate number and percentage of the class of securities of the issuer identified in Item 1.

- (a) Amount beneficially owned: 1,419,285.
- (b) Percent of class: 7.9%.
- (c) Number of shares as to which the person has:

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- (i) Sole power to vote or to direct the vote: 1,308,338.
- (ii) Shared power to vote or to direct the vote: 110,947.
- (iii) Sole power to dispose or to direct the disposition of: 1,419,285.
- (iv) Shared power to dispose or to direct the disposition of: 0.

Item 5. Ownership of Five Percent or Less of a Class

Not applicable

Item 6. Ownership of More Than Five Percent on Behalf of Another Person

Not applicable

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company

Not applicable

Item 8. Identification and Classification of Members of the Group

The reporting person is an employee benefit plan subject to the provisions of the Employee Retirement Income Security Act of 1974.

Item 9. Notice of Dissolution of Group

Not applicable

Item 10. Certification

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

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SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

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Date: February 1, 2008

UNITED BANK
EMPLOYEE STOCK OWNERSHIP PLAN TRUST

By: First Bankers Trust Services, Inc.,
Trustee

/s/ Linda Shultz

Name: Linda Shultz
Title: Trust Officer