STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

United Financial Bancorp, Inc.

Form 4

December 05, 2007

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

OMB APPROVAL

OMB 3235-0287 Number:

January 31, Expires: 2005

burden hours per 0.5

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Check this box if no longer subject to Section 16. Form 4 or Form 5

obligations

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

may continue. See Instruction

30(h) of the Investment Company Act of 1940 1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * 5. Relationship of Reporting Person(s) to 2. Issuer Name and Ticker or Trading **Cutting Carol Moore** Issuer Symbol United Financial Bancorp, Inc. (Check all applicable) [UBNK] _X__ Director (Last) (First) (Middle) 3. Date of Earliest Transaction 10% Owner Officer (give title _ Other (specify (Month/Day/Year) below) 95 ELM STREET 12/03/2007 (Street) 4. If Amendment, Date Original 6. Individual or Joint/Group Filing(Check Filed(Month/Day/Year) Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting WEST SPRINGFIELD, MA 01089

	,						Person			
(City)	(State)	(Zip) Tabl	e I - Non-D	Derivative	Secur	ities A	cquired, Disposed	l of, or Benefic	ially Owned	
1.Title of Security	2. Transaction Date 2A. Deemed (Month/Day/Year) Execution Date, if		3. 4. Securities TransactionAcquired (A) or			5. Amount of Securities	6. Ownership	7. Nature of Indirect		
(Instr. 3)	•	any	Code	•			Beneficially	Form: Direct	Beneficial	
		(Month/Day/Year)	(Instr. 8)	, , , , , , , , ,		Owned Following Reported	(D) or Indirect (I) (Instr. 4)	Ownership (Instr. 4)		
					(A)		Transaction(s)	,		
			Code V	Amount	(D)	Price	(Instr. 3 and 4)			
Common Stock	12/03/2007		P	300	A	\$ 10	10,291 (1)	D		
Common Stock							2,601 (1)	I	By IRA	
Common Stock							52 (1)	I	By corporation	

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

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number.

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

1. Title of Derivatir Security (Instr. 3)	ve Conversion or Exercise	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transacti Code (Instr. 8)	5. orNumber of Derivative Securitie Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	s I	te	7. Title and A Underlying S (Instr. 3 and	Securities	8. Pri Deriv Secur (Instr
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Stock Option	\$ 12.35 s (1)					08/17/2007	08/17/2016	Common Stock	21,336 (1) (2)	

Reporting Owners

Reporting Owner Name / Address	Relationships						
•	Director	10% Owner	Officer	Other			
Cutting Carol Moore 95 ELM STREET WEST SPRINGFIELD, MA 01089	X						

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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