Crowley Mi Form 5 February 14												
FORM								OMB A	PPROVAL			
	-	STATES SEC	CURITIES AN	D EXCH	IAN	GE CO	OMMISSION	OMB Number:	3235-0362			
Check thi no longer			Washington, D.C. 20549 CATEMENT OF CHANGES IN BEN OWNERSHIP OF SECURITIES					Expires:	January 31,			
to Section Form 4 or 5 obligati may conti <i>See</i> Instru	i 16. Form ANN ons nue.						FICIAL	Estimated burden hou response	urs per			
1(b).	Filed pur oldings Section 17(a	a) of the Publi	on 16(a) of the c Utility Holdin e Investment C	ng Compa	any A	Act of	1935 or Sectio	on				
1. Name and Address of Reporting Person <u>*</u> Crowley Michael F			2. Issuer Name and Ticker or Trading Symbol				5. Relationship of Reporting Person(s) to Issuer					
				United Financial Bancorp Inc [UBNK]				(Check all applicable)				
(Last)	(First) (M	(Mor	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2005				X_ Director 10% Owner Officer (give title Other (specify below) below)					
95 ELM ST	REET	12/.	112005									
(Street) 4. If Amendmen Filed(Month/Day				nent, Date Original 6. Individual or Joint/Group Reporting Day/Year) (check applicable line)					-			
WEST SPRINGFII	ELD, MA 010	89					_X_ Form Filed by Form Filed by Person	One Reporting I More than One F				
(City)	(State)	(Zip)	Table I - Non-Dei	vivative Sec	curitie	es Acqu	iired, Disposed o	of, or Beneficia	lly Owned			
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)		3. e, if Transaction Code	4. Securi Acquirec Disposec	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) (A) or		5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	•			
Common Stock	10/20/2005	Â	G	7,000	D	\$0	3,000	D	Â			
Common Stock	10/20/2005	Â	G	4,000	A	\$ 0	4,000	I	As custodian for son			
									As			

Common

Stock

10/20/2005

Â

G

3,000 A \$ 0 3,000 I As for daughter

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Common	Â	Â	Â	â	Â	Â	5 000	T	By IRA
Stock	A	A	A	A	A	A	5,000	1	Dy IKA

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

Persons who respond to the collection of informationSEC 2270contained in this form are not required to respond unless(9-02)the form displays a currently valid OMB control number.(9-02)

 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

 (e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Tit	le and	8. Price of	9.
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transaction	Number	Expiration D	ate	Amou	int of	Derivative	of
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Unde	rlying	Security	D
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Secur	ities	(Instr. 5)	Se
	Derivative				Securities			(Instr	. 3 and 4)		В
	Security				Acquired						0
					(A) or						E
					Disposed						Is
					of (D)						Fi
					(Instr. 3,						(I
					4, and 5)						
									Amount		
									or		
						Date	Expiration	Title	Number		
						Exercisable	Date	inte	of		
									of		

(A) (D)

Reporting Owners

Reporting Owner Name / Address	Relationships					
	Director	10% Owner	Officer	Other		
Crowley Michael F 95 ELM STREET WEST SPRINGFIELD, MA 01089	ÂX	Â	Â	Â		
Signatures						
/s/ Robert B. Pomerenk, pursuant to pow attorney	wer of 02/14/20			06		
**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).

Note: File three copies of this Form, one of which must be manually signed. If space provided 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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