UNITED COMMUNITY FINANCIAL CORP Form 8-K July 09, 2013

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d)

of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): July 2, 2013

UNITED COMMUNITY FINANCIAL CORP.

(Exact name of registrant as specified in its charter)

OHIO (State or other jurisdiction 0-024399 (Commission 34-1856319 (IRS Employer

of incorporation) File Number)

Identification No.)

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275 West Federal Street, Youngstown, Ohio 44503-1203

(Address of principal executive offices) (Zip Code)

Registrant s telephone number, including area code: (330) 742-0500

Not Applicable

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

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- 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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Section 1 Registrant s Business and Operations

Item 1.02. Termination of a Material Definitive Agreement.

On July 2, 2013, the Order to Cease and Desist (the Order) issued against United Community Financial Corp. (UCFC) by the Federal Reserve Bank of Cleveland on August 8, 2008 was terminated. The terms and conditions of the terminated Order are incorporated herein by reference to the Form 8-K filed by UCFC on August 13, 2008.

United Community has an understanding with the Federal Reserve that it will not pay dividends, repurchase shares or take on debt without the Federal Reserve s prior approval.

On July 9, 2013, UCFC issued a press release, a copy of which is attached as Exhibit 99 and is incorporated herein by reference, to announce the termination of the Order.

Section 9 Financial Statements and Exhibits

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits.

Exhibit

Number Description

99 Press release dated July 9, 2013

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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 thereunto duly authorized.

UNITED COMMUNITY FINANCIAL CORP.

By: /s/ Jude J. Nohra
Jude J. Nohra, General Counsel & Secretary

Date: July 9, 2013