UNITED COMMUNITY

FINANCIAL CORP.

Holding Company For

The Home Savings and Loan Company
Butler Wick Corp.

Douglas M. McKay

PRESIDENT

January 21, 2005

Regulation Comments, Chief Counsel's Office
Office of Thrift Supervision
1700 G. Street N. W.
Washington, D.C. 20552

Attention: No. 2004-53

Re: Community Reinvestment Act – Community Development, Assigned Ratings
          69 FR 68257 (November 24, 2004)

Dear Sir or Madam:

On behalf of United Community Financial Corp., I appreciate the opportunity to comment on the proposal issued by the Office of Thrift Supervision that would provide additional flexibility to savings associations in meeting the requirements imposed by the Community Reinvestment Act. I strongly support the proposal to provide additional flexibility to the definition of "community development," and believe that this change is long overdue. I request the OTS to adopt the proposal because we view it as real regulatory relief.

Further, I strongly support the proposal to provide flexibility in assigning ratings for CRA purposes. We meet the needs of our community everyday but the burden of meeting requirements of the CRA regulations diminishes our ability to use the resources where they are most needed in our community. Permitting institutions to determine how best to allocate the time, financial support and human capital will help those in the community who need it the most---and all the bank regulators should recognize this.

Community banks are burdened by so many regulations that impact all aspects of operations; we need relief from the requirements that result in no benefit for our community or customers. We welcome relief from the arbitrary burdens imposed by the current CRA examination weightings.

Serving the needs of our community is why we are in business. I urge all the federal banking regulators to look for ways to eliminate some of the burden of compliance. This is a good step and I strongly support the OTS.

Thank you for the opportunity to comment on this proposal.

Sincerely,

Douglas M. McKay
President, CEO and Chairman of the Board