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## Section 1: 8-K (8-K)

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

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**FORM 8-K**

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**CURRENT REPORT**  
Pursuant to Section 13 or 15(d)  
of the Securities Exchange Act of 1934

**Date of Report (Date of earliest event reported): December 17, 2019**

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**UNITED COMMUNITY FINANCIAL CORP.**  
(Exact name of registrant as specified in its charter)

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**OHIO**  
(State or other jurisdiction  
of incorporation)

**0-024399**  
(Commission  
File Number)

**34-1856319**  
(IRS Employer  
Identification No.)

**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)

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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))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Shares, no par value	UCFC	Nasdaq Global Market

Indicate by check mark whether the registrant is an emerging growth company as defined in as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

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## Section 5 – Corporate Governance and Management

### Item 5.02 Departure of Directors or Certain Officers; Election of Directors; Appointment of Certain Officers; Compensatory Arrangements of Certain Officers.

(b) On December 17, 2019, United Community Financial Corp. (“United Community”) and Home Savings Bank (the “Bank”), a wholly owned subsidiary of United Community (together with United Community, the “Company”), and Zahid Afzal, the Executive Vice President and Chief Operating Officer of the Company, mutually agreed to Mr. Afzal’s resignation from the Company effective upon the closing of the merger (the “Merger”) of United Community into First Defiance Financial Corp. (“First Defiance”). The Merger currently is expected to close on or about January 31, 2020, subject to final regulatory approvals and other closing conditions. Mr. Afzal will be leaving the Company to pursue other interests outside of the banking industry. Mr. Afzal’s decision to accept this position does not involve any disagreement with the Company’s management or Board of Directors, and Mr. Afzal will continue to be available to First Defiance to offer his guidance, expertise and support following the Merger.

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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 hereunto duly authorized.

UNITED COMMUNITY FINANCIAL CORP.

By: /s/ Jude J. Nohra

Jude J. Nohra, Executive Vice President—Corporate  
Governance, General Counsel & Secretary

Date: December 23, 2019

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