



DIVISION OF
CORPORATION FINANCE

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

October 27, 2011

VIA E-mail

Randal J. Rabe
Senior Vice President and Chief Financial Officer
United Bancorp, Inc.
2723 South State Street.
Ann Arbor, MI 48104

Re: United Bancorp, Inc.
Form 10-K for the fiscal year ended December 31, 2010
Filed February 25, 2011
Form 10-Q for the quarterly period ended March 31, 2011
Filed April 22, 2011
Form 10-Q for the quarterly period ended June 30, 2011
Filed July 22, 2011
File No. 0-16640

We have completed our review of your filings. We remind you that our comments or changes to disclosure in response to our comments do not foreclose the Commission from taking any action with respect to the company or the filings and the company may not assert staff comments as a defense in any proceeding initiated by the Commission or any person under the federal securities laws of the United States. We urge all persons who are responsible for the accuracy and adequacy of the disclosure in the filings to be certain that the filings include the information the Securities Exchange Act of 1934 and all applicable rules require.

Sincerely,

/s/ David S. Irving

David S. Irving
Reviewing Accountant