

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

May 2, 2006

C. Keith Swaney President, Chief Operating Officer and Treasurer PVF Capital Corp. 30000 Aurora Road Solon, Ohio 44139

**Re:** PVF Capital Corp

Form 10-K for the Fiscal Year Ended June 30, 2005

Form 10-Q for the Fiscal Quarter Ended September 30, 2005

File No. 0-24948

Dear Mr. Swaney:

We have reviewed your response dated April 12, 2006 to our comment letter dated April 4, 2006. We have completed our review of your Form 10-K and related filings and have no further comments at this time.

Sincerely,

Joyce Sweeney Accounting Branch Chief