

Mail Stop 4561

February 25, 2009

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 Fiscal Year Ended June 30, 2008  
Filed September 15, 2008  
Form 10-Q for Quarterly Period Ended September 30, 2008  
Filed November 10, 2008  
File No. 000-24948**

Dear Mr. Swaney,

We have completed our review of your Form 10-K and related filings and have no further comments at this time.

Sincerely,

Kevin W. Vaughn  
Accounting Branch Chief