

Pinto John J
 Form 4
 November 21, 2008

FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 Washington, D.C. 20549

OMB APPROVAL

OMB Number: 3235-0287
 Expires: January 31, 2005
 Estimated average burden hours per response... 0.5

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *
 Pinto John J

2. Issuer Name and Ticker or Trading Symbol
 NEW YORK COMMUNITY BANCORP INC [NYB]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)
 615 MERRICK AVENUE
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)
 11/19/2008

____ Director ____ 10% Owner
 Officer (give title below) ____ Other (specify below)
 EVP & Chief Accounting Officer

WESTBURY, NY 11590

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)
 Form filed by One Reporting Person
 Form filed by More than One Reporting Person

(City) (State) (Zip)

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code V Amount (A) or (D) Price			
Common Stock	11/19/2008		J ⁽¹⁾	V 498 A \$ 13.06	26,516	I	By ESOP
Common Stock	11/19/2008		J ⁽¹⁾	V 6 A \$ 13.08	26,509	I	By 401(k)
Common Stock					41,203	D	
Common Stock					20,000	I	By Stock Award II ⁽²⁾
Common Stock					12,000	I	By Stock Award ⁽³⁾

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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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SEC 1474
(9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Amount or Number of Shares
Stock Option (right to buy)	\$ 12.5					12/21/2004 ⁽⁴⁾ 12/21/2011	Common Stock	11,854
Stock Option (right to buy)	\$ 13.85					07/24/2003 ⁽⁵⁾ 07/24/2012	Common Stock	42,666
Stock Option (right to buy)	\$ 16.06					01/21/2004 ⁽⁶⁾ 01/21/2013	Common Stock	14,222
Stock Option (right to buy)	\$ 16.06					12/30/2005 ⁽⁷⁾ 01/21/2013	Common Stock	7,111
Stock Option (right to buy)	\$ 23.5					09/16/2004 ⁽⁸⁾ 09/16/2013	Common Stock	24,000
Stock Option (right to buy)	\$ 23.5					12/30/2005 ⁽⁷⁾ 09/16/2013	Common Stock	12,000
	\$ 18.17					12/30/2005 ⁽⁹⁾ 04/05/2015		20,000

Stock
Option
(right to
buy)

Common
Stock

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Pinto John J 615 MERRICK AVENUE WESTBURY, NY 11590			EVP & Chief Accounting Officer	

Signatures

By: /s/ Ilene A. Angarola, Power of Attorney
11/21/2008

__Signature of Reporting Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) This form reflects increases in beneficial ownership resulting from dividend reinvestment pursuant to Rule 16a-11.
- (2) Stock Awards granted pursuant to the New York Community Bancorp, Inc. 2006 Stock Incentive Plan vest in five equal annual installments commencing on April 4, 2009.
- (3) Stock Awards granted pursuant to the New York Community Bancorp, Inc. 2006 Stock Incentive Plan vest in three equal annual installments commencing on April 20, 2008.
- (4) These options are fully vested and were exercisable as of December 21, 2004.
- (5) Stock Options granted pursuant to the New York Community Bancorp, Inc. 1997 Stock Option Plan vest in equal installments beginning on July 24, 2003 and were fully vested and exercisable as of July 24, 2005.
- (6) Stock Options granted pursuant to the New York Community Bancorp, Inc. 1997 Stock Option Plan vest in equal installments beginning on January 21, 2004 and were fully vested and are exercisable as of January 21, 2005.
- (7) Stock Options granted pursuant to the New York Community Bancorp, Inc. 1997 Stock Option Plan were fully exercisable as of December 30, 2005.
- (8) Stock Options granted pursuant to the New York Community Bancorp, Inc. 1993 Stock Option Plan are fully exercisable.
- (9) Stock Options granted pursuant to the Richmond County Financial Corp. 1998 Stock Option Plan were fully exercisable as of December 30, 2005.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.