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NEW YORK COMMUNITY BANCORP INC
Form 8-K
February 20, 2007

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

FORM 8-K

CURRENT REPORT

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

Date of Report (Date of earliest event reported): February 20, 2007

NEW YORK COMMUNITY BANCORP, INC.
(Exact name of registrant as specified in its charter)

| | | |
|--|------------------------|---|
| Delaware | 1-31565 | 06-1377322 |
| ----- | ----- | ----- |
| (State or other jurisdiction of incorporation or organization) | Commission File Number | (I.R.S. Employer Identification No.) |

615 Merrick Avenue, Westbury, New York 11590
(Address of principal executive offices)

(516) 683-4100
(Registrant's telephone number, including area code)

Not applicable
(Former name or former address, if changed since last report)

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:

- 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-4c under the Exchange

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Act (17 CFR 240.13e-4(c))

CURRENT REPORT ON FORM 8-K

Item 8.01 Other Events

On February 20, 2007, New York Community Bancorp, Inc. (the "Company") issued a press release announcing that the prospective merger of Penn Federal Savings Bank, the primary subsidiary of PennFed Financial Services, Inc. ("PennFed"), with and into New York Community Bank, the Company's savings bank subsidiary, was approved by the FDIC. The merger is expected to be completed immediately following the acquisition of PennFed by New York Community Bancorp, Inc. A copy of the press release is attached hereto as Exhibit 99.1.

Item 9.01 Financial Statements and Exhibits

- (d) Attached as Exhibit 99.1 is the press release issued by the Company on February 20, 2007 to announce the FDIC's approval of the merger of Penn Federal Savings Bank with and into New York Community Bank.

SIGNATURE

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.

Date: February 20, 2007

NEW YORK COMMUNITY BANCORP, INC.

/s/ Ilene A. Angarola

Ilene A. Angarola
First Senior Vice President
and Director, Investor Relations

EXHIBIT INDEX

Exhibit 99.1 Press release issued by the Company on February 20, 2007.