

NEW YORK COMMUNITY BANCORP INC  
Form 8-K  
January 13, 2009  
**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): January 13, 2009

**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-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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CURRENT REPORT ON FORM 8-K

Item Other Events  
8.01

On January 13, 2009, New York Community Bancorp, Inc. (the “Company”), the holding company for New York Community Bank and New York Commercial Bank, issued a press release to announce that it has declined the opportunity to participate in the Capital Purchase Program (the “CCP”) of the U.S. Treasury’s Troubled Asset Relief Program (“TARP”). The press release is attached hereto as Exhibit 99.1.

Item Financial Statements and Exhibits  
9.01

- (d) Attached as Exhibit 99.1 is the press release issued by the Company on January 13, 2009 to announce that it has declined to participate in the CPP of the U.S. Treasury’s TARP.
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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: January 13, 2009      NEW YORK COMMUNITY  
BANCORP, INC.

/s/ Ilene A. Angarola  
Ilene A. Angarola  
Executive Vice President and  
Director, Investor Relations

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EXHIBIT INDEX

Exhibit 99.1

Press release issued by the Company on January 13, 2009.