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NEW YORK COMMUNITY BANCORP INC  
Form 8-K  
March 30, 2006

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): March 30, 2006  
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NEW YORK COMMUNITY BANCORP, INC.  
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(Exact name of registrant as specified in its charter)

|   |                        |   |
|---|------------------------|---|
| Delaware  | 0-31565                | 06-1377322                              |
| -----   | -----                  | -----                                   |
| (State or other jurisdiction<br>of incorporation or organization) | Commission File Number | (I.R.S. Employer<br>Identification No.) |

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

Registrant's telephone number, including area code: (516) 683-4100  
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Not applicable  
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(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  
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ITEM 8.01 Other Events  
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On March 30, 2006, New York Community Bancorp, Inc. (the "Company") issued a press release announcing that its prospective acquisition of Atlantic Bank of New York was approved by the Board of Governors of the Federal Reserve System. The press release is attached hereto as Exhibit 99.1 and incorporated by reference herein.

ITEM 9.01 Financial Statements and Exhibits  
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- (c) Attached as Exhibit 99.1 is the press release issued by the Company on March 30, 2006.

SIGNATURE  
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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.

March 30, 2006  
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Date

NEW YORK COMMUNITY BANCORP, INC.

/s/ Thomas R. Cangemi  
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Thomas R. Cangemi  
Senior Executive Vice President and  
Chief Financial Officer

EXHIBIT INDEX  
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99.1 Press release issued by the Company on March 30, 2006.