NEW YORK COMMUNITY BANCORP INC
Form 425
March 28, 2001

Filed by New York Community Bancorp, Inc.
Pursuant to Rule 425 under the Securities Act of 1933
and deemed filed pursuant to Rule 14a-12
of the Securities Exchange Act of 1934

Subject Company: New York Community Bancorp, Inc.
Commission File No. 0-22278

The following is a Conference Call Presentation, hosted on March 28, 2001, in connection with New York Community Bancorp, Inc.'s proposed merger with Richmond County Financial Corp., a Delaware corporation: