

CARVER BANCORP INC  
Form 8-K  
December 22, 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): December 18, 2009**

**CARVER BANCORP, INC.**

(Exact name of registrant as specified in its charter)

**DELAWARE**

(State or other Jurisdiction of  
Incorporation)

**1-13007**

(Commission File Number)

**13-3904174**

(IRS Employer Identification No.)

**75 West 125th Street**

**New York, NY**

(Address of Principal Executive Offices)

**10027-4512**

(Zip Code)

Registrant's telephone number, including area code: **(212) 360-8820**

(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))

**Item 7.01 Regulation FD Disclosure**

On December 18, 2009 Carver Bancorp, Inc. (the Company ) held its 2009 Annual Meeting of Stockholders. Management s presentation is attached hereto as Exhibit 99.1.

**Item 8.01 Other Matters**

On December 21, 2009 Carver Bancorp, Inc. (the Company ) issued a press release providing summary of its 2009 Annual Meeting of Stockholders held December 18, 2009. The press release is attached hereto as Exhibit 99.2

**Item 9.01 Financial Statements and Exhibits**

(d) Exhibits

The following exhibit are filed as part of this report:

**99.1** Management s presentation entitled **CARVER BANCORP, INC. ANNUAL MEETING OF STOCKHOLDERS** , dated December 18, 2009.

**99.2** Press release entitled **CARVER BANCORP, INC. PROVIDES SUMMARY OF ANNUAL MEETING** , dated December 21, 2009

**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 duly authorized.

DATE: December 21, 2009

BY: /s/ Mark A. Ricca

Mark A. Ricca  
Executive Vice President, Chief Risk Officer  
and General Counsel