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NEW YORK COMMUNITY BANCORP INC Form 8-K October 21, 2004

> 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): October 15, 2004 _____

> NEW YORK COMMUNITY BANCORP, INC. _____

(Exact name of registrant as specified in its charter)

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

of incorporation or organization)

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

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CURRENT REPORT ON FORM 8-K

ITEM 5.02(b) Departure of Directors or Principal Officers

On October 15, 2004, Joseph L. Mancino, Co-Chairman of the Boards of Directors of New York Community Bancorp, Inc. and New York Community Bank (the "Bank"), and Chairman and Chief Executive Officer of the Roslyn Savings Bank Division of New York Community Bank, gave notice that he will retire from those positions as of November 15, 2004. Mr. Mancino will continue as a member of the Boards of Directors of both New York Community Bancorp, Inc. and 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 : October 21, 2004	NEW YORK COMMUNITY BANCORP, INC.

/s/ Joseph R. Ficalora ______ Joseph R. Ficalora President and Chief Executive Officer