

CARVER BANCORP INC  
Form 8-K  
September 12, 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): September 12, 2006

**CARVER BANCORP, INC.**

(Exact name of registrant as specified in its charter)

<b>Delaware</b> (State or Other Jurisdiction of Incorporation )	<b>0-21487</b> (Commission File Number)	<b>13-3904147</b> (IRS Employer Identification No.)
---	--	---

**75 West 125<sup>th</sup> Street, New York, NY 10027-4512**  
(Address of Principal Executive Offices)

Registrant's telephone number, including area code: **(212) 876-4747**

**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 (see General Instructions A.2. below):

- 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))



**ITEMS 1 THROUGH 6 AND ITEM 8. NOT APPLICABLE.**

**ITEM 7.01 REGULATION FD DISCLOSURE.**

On September 12, 2006, Carver Bancorp, Inc. (the "Company"), held its Annual Meeting of Stockholders. At the Annual Meeting of Stockholders, a presentation which included a review of the financial and operating results of the Company was made. This presentation is attached as Exhibit 99.1.

**ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS.**

(a) - (b) Not applicable.

(c) Exhibits.

The following Exhibits are filed as part of this report:

Exhibit 99.1 Presentation made to stockholders of Carver Bancorp, Inc. at its Annual Meeting of Stockholders on September 12, 2006.

---

**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.

**CARVER BANCORP, INC.**

By: /s/ Deborah C. Wright  
Name: Deborah C. Wright  
Title: Chairman and Chief Executive Officer

Dated: September 12, 2006

---

**EXHIBIT INDEX**

**Exhibit  
Number**

**Description**

99.1	Text of the Power Point slides used during the report issued to stockholders of Carver Bancorp, Inc. at its Annual Meeting of Stockholders on September 12, 2006.
------	---