NEW YORK COMMUNITY BANCORP INC
Form 4
February 23, 2009

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. *See* Instruction 1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person *
CARPENTER JAMES J

(Last) (First) (Middle)

615 MERRICK AVENUE

(Street)

WESTBURY, NY 11590

(City) (State) (Zip)

2. Issuer Name **and** Ticker or Trading Symbol
NEW YORK COMMUNITY BANCORP INC [NYB]

3. Date of Earliest Transaction (Month/Day/Year)
12/31/2008

4. If Amendment, Date Original Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

_____ Director _____ 10% Owner
__X__ Officer (give title below) _____ Other (specify below)
Sr.EVP & Chief Lending Officer

6. Individual or Joint/Group Filing(Check Applicable Line)
_X_ Form filed by One Reporting Person
___ Form filed by More than One Reporting Person

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	12/31/2008		J(1)	V	884	A	$ 0	34,640	I	By ESOP
Common Stock	01/09/2009		J(1)	V	22	A	$ 12.03	5,353	I	By 401(k)
Common Stock	01/26/2009		J(1)	V	22	A	$ 12.23	5,375	I	By 401(k)
Common Stock	02/07/2009		J(1)	V	22	A	$ 11.84	5,397	I	By 401(k)
Common Stock	02/17/2009		J(1)	V	24	A	$ 11.18	5,421	I	By 401(k)

Common Stock	02/20/2009		J[2]	V	138	A	$ 9.71	5,559	I	By 401(k)
Common Stock								16,166	I	By IRA
Common Stock								15,000	I	By Stock Award [3]
Common Stock								9,930	D	
Common Stock								35,000	I	By Stock Award II [4]

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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SEC 1474 (9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(*e.g.*, puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8 D S (I
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Stock Option (right to buy)	$ 8.65							01/18/2004[5]	01/18/2011	Common Stock	11,564	
Stock Option (right to buy)	$ 12.5							12/21/2003[6]	12/21/2011	Common Stock	19,844	
Stock Option (right to buy)	$ 13.85							07/24/2004[7]	07/24/2012	Common Stock	35,556	

Stock Option (right to buy)	$ 16.06		01/21/2004[8]	01/21/2013	Common Stock	14,222
Stock Option (right to buy)	$ 16.06		12/30/2005[9]	01/21/2013	Common Stock	7,111
Stock Option (right to buy)	$ 23.5		09/16/2004[10]	09/16/2013	Common Stock	13,333
Stock Option (right to buy)	$ 23.5		12/30/2005[11]	09/16/2013	Common Stock	6,667

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
CARPENTER JAMES J 615 MERRICK AVENUE WESTBURY, NY 11590			Sr.EVP & Chief Lending Officer	

Signatures

By: /s/ Ilene A. Angarola, Power of Attorney	02/23/2009
**Signature of Reporting Person	Date

Explanation of Responses:

***** If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

****** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) This form reflects increases in beneficial ownership resulting from exempt acquisitions pursuant to Rule 16b-3(c).

(2) This form reflects an increase in beneficial ownership resulting from dividend reinvestment pursuant to Rule 16a-11.

(3) Stock Awards granted pursuant to the New York Community Bancorp, Inc. 2006 Stock Incentive Plan will vest in two equal annual installments beginning on April 20, 2009.

(4) Stock Awards granted pursuant to the New York Community Bancorp, Inc. 2006 Stock Incentive Plan vest in five equal annual installments commencing on April 4, 2009.

(5) Stock Options granted pursuant to the 1996 Haven Stock Option Plan are fully vested and exercisable as of January 18, 2004.

(6) Stock Options granted pursuant to the New York Community Bancorp, Inc. 1997 Stock Option Plan vest in equal installments beginning on December 21, 2003 and were fully vested and exercisable as of December 21, 2004.

(7) Stock Options granted pursuant to the New York Community Bancorp, Inc. 1997 Stock Option Plan vest in equal installments beginning on July 24, 2004 and were fully vested and exercisable as of July 24, 2005.

(8)

Stock Options granted pursuant to the New York Community Bancorp, Inc. 1997 Stock Option Plan vest in equal installments beginning on January 21, 2004 and were fully vested and are exercisable as of January 21, 2005.

(9) Stock Options granted pursuant to the New York Community Bancorp, Inc. 1997 Stock Option Plan were fully exercisable as of December 30, 2005.

(10) Stock Options granted pursuant to the 1993 Haven Stock Option Plan vest in equal installments beginning on September 16, 2004 and were fully vested and are exercisable as of September 16, 2005.

(11) Stock Options granted pursuant to 1993 Haven Stock Option Plan were fully exercisable as of December 30, 2005.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.
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