

CARVER BANCORP INC  
Form 8-K  
November 13, 2006

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**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): November 8, 2006

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**CARVER BANCORP, INC.**

(Exact name of registrant as specified in its charter)

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<b>Delaware</b> (State or Other Jurisdiction of Incorporation )	<b>0-21487</b> (Commission File Number)	<b>13-3904147</b> (IRS Employer Identification No.)
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**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 7. NOT APPLICABLE.**

**ITEM 8.01**

**OTHER EVENTS.**

On November 8, 2006 Carver Bancorp, Inc. issued a press release announcing that on November 7, 2006 it declared a cash dividend on its common stock of \$0.09 per share for the quarter ended September 30, 2006, payable on December 5, 2006 to stockholders of record at the close of business on November 21, 2006.

A copy of the press release is attached as Exhibit 99.1 to this Report.

**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 Press release dated November 8, 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 &  
Chief Executive  
Officer

Dated: November 13, 2006

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**EXHIBIT INDEX**

**Exhibit Number**  
99.1

**Description**  
Press release dated November 8, 2006.