

CARVER BANCORP INC
Form 8-K
November 13, 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): November 8, 2006

CARVER BANCORP, INC.

(Exact name of registrant as specified in its charter)

Delaware (State or Other Jurisdiction of Incorporation)	0-21487 (Commission File Number)	13-3904147 (IRS Employer Identification No.)
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75 West 125th 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

EXHIBIT INDEX

Exhibit Number
99.1

Description
Press release dated November 8, 2006.