

DIME COMMUNITY BANCSHARES INC  
Form 8-K  
December 20, 2002

**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):

December 19, 2002

**DIME COMMUNITY BANCSHARES, INC.**

(Exact name of registrant as specified in its charter)

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Delaware  
(State or other jurisdiction of  
incorporation)

0-27782  
(Commission File Number)

11-3297463  
(IRS Employer  
Identification No.)

**209 Havemeyer Street, Brooklyn, New York 11211**

(Address of principal executive offices, including zip code)

Registrant's telephone number, including area code:

(718) 782-6200

**None**

(Former name or former address, if changed since last report)

**Items 1 through 4.**

Not Applicable.

**Item 5.**

Other Events

On December 19, 2002, Dime Community Bancshares, Inc. announced the signing of a multi-family seller/servicer pact between its wholly-owned subsidiary, The Dime Savings Bank of Williamsburgh, and Fannie Mae.

A copy of the news release announcing this agreement is attached as Exhibit 99.

**Item 6.**

Not Applicable.

**Item 7. Financial Statements, Pro Forma Financial Information and Exhibits.**

**Exhibit No.**

**Description**

99

News Release issued on December 19, 2002

announcing signing of multi-family seller/servicer pact with FNMA.

**Items 8 and 9.**

Not Applicable.

**SIGNATURES**

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.

**DIME COMMUNITY BANCSHARES, INC.**

By: /s/ KENNETH J. MAHON

Kenneth J. Mahon

Executive Vice President and Chief Financial Officer

Dated: December 20, 2002

**EXHIBIT 99**