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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)

Delaware0-2148713-3904147(State or Other Jurisdiction of Incorporation)(Commission File Number)(IRS Employer Identification No.)

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 communi	cations pursuant	to Rule 425 under	the Securities Act	t (17 CFR 23	0.425)	
[] Soliciting materia	l pursuant to Rul	e 14a-12 under the	e Exchange Act (1	7 CFR 240.1	4a-12)	
[] Pre-commenceme	ent communication	ons pursuant to Ru	le 14d-2(b) under	the Exchange	e Act (17 CFR 2	240.14d-2(b))
[] Pre-commenceme	ent communication	ons pursuant to Ru	le 13e-4(c) under t	the Exchange	e Act (17 CFR 2	240.13e-4(c))

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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.

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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.