

NEW YORK COMMUNITY BANCORP INC  
 Form 4  
 August 14, 2006

**FORM 4**

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

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).

**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

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
**KUPFERBERG MAX L**

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Date of Earliest Transaction (Month/Day/Year)  
**08/10/2006**

Director  10% Owner  
 Officer (give title below)  Other (specify below)

**615 MERRICK AVENUE**

(Street)

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

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

**WESTBURY, NY 11590**

(City) (State) (Zip)

**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 Ownership (Instr. 4)
			Code	V Amount (A) or (D) Price			
Common Stock	08/10/2006		P	16,600 A \$ 16.13	62,703 <sup>(1)</sup> <sup>(2)</sup> <sub>(3)</sub>	I	By Spouse
Common Stock					862,398 <sup>(4)</sup> <sub>(5) (6)</sub>	D	
Common Stock					62,221	I	As Administrator of HK IRA Rollover
Common Stock					536,377	I	As Partner
					1,105,821	I	

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Common Stock			As shareholder of the Max K One LLC
Common Stock	185,777	I	By Kupferberg Foundation
Common Stock	22,686 <sup>(5)</sup>	I	By Max Kupferberg 2005 GRAT
Common Stock	56,000 <sup>(4)</sup>	I	By Max Kupferberg 2006 GRAT
Common Stock	22,686 <sup>(2)</sup>	I	By Selma Kupferberg 2005 GRAT
Common Stock	56,000 <sup>(1)</sup>	I	By Selma Kupferberg 2006 GRAT
Common Stock	97,288	I	Max & Selma Kupferberg Foundation
Common Stock	7,666	I	Trustee for EW of JK FBO LC
Common Stock	7,666	I	Trustee for EW of JK FBO MK
Common Stock	280,000	I	Trustee for GST
Common Stock	65,389	I	Trustee for JK NEM Trust
Common Stock	62,221	I	Trustee for KK NEM Trust
Common Stock	810,000	I	Trustee for KPT
Common Stock	270,000	I	Trustee for KRT

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

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(9-02)

number.

**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. Amount or Number of Shares
Stock Option (right to buy)	\$ 15.41					07/24/2002 <sup>(7)</sup> 01/24/2012	Common Stock	216,000
Stock Option (right to buy)	\$ 13.85					07/24/2003 <sup>(8)</sup> 07/24/2012	Common Stock	45,333

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
KUPFERBERG MAX L 615 MERRICK AVENUE WESTBURY, NY 11590	X			

## Signatures

By: /s/ Ilene A. Angarola, Power of Attorney 08/14/2006

\_\_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) Since the reporting person's last report 56,000 shares previously held directly have been transferred and are now held by Selma Kupferberg 2006 GRAT.
- (2) Since the reporting person's last report 32,914 shares previously held by Selma Kupferberg 2005 GRAT have been transferred and are now held by Spouse.
- (3)

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Since the reporting person's last report 11,425 shares previously held by Selma Kupferberg 2004 GRAT have been transferred and are now held by Spouse.

- (4) Since the reporting person's last report 56,000 shares previously held directly have been transferred and are now held by Max Kupferberg 2006 GRAT.
- (5) Since the reporting person's last report 32,914 shares previously held by Max Kupferberg 2005 GRAT have been transferred and are now held directly.
- (6) Since the reporting person's last report 11,425 shares previously held by Max Kupferberg 2004 GRAT have been transferred and are now held directly.
- (7) Stock Options automatically granted pursuant to the reload feature of the New York Community Bancorp, Inc. ("NYCB") 1997 Stock Option Plan that were exercisable on July 24, 2002.
- (8) Stock Options granted pursuant to the New York Community Bancorp, Inc. 1997 Stock Option Plan vest in equal installments beginning on July 24, 2003 and were fully vested and exercisable as of July 24, 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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