

NEW YORK COMMUNITY BANCORP INC  
 Form 4  
 November 21, 2007

**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)  
**615 MERRICK AVENUE**  
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)  
**08/23/2006**

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

**WESTBURY, NY 11590**  
 (City) (State) (Zip)

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

**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)	
				(A) or (D)	Price			
Common Stock	08/23/2006		W	106,663	D \$ 0	703,337 (1)	I	Trustee for KPT
Common Stock	10/11/2007		W	203,077	D \$ 0	770,260 (1)	I	Trustee for KRT
Common Stock						885,484	D	
Common Stock						62,221	I	As Administrator of HK IRA Rollover
						536,377	I	As Partner

Common Stock							
Common Stock			1,105,821	I			As shareholder of the Max K One LLC
Common Stock			185,777	I			By Kupferberg Foundation
Common Stock			28,100	I			By Max Kupferberg 2006 GRAT
Common Stock			28,100	I			By Selma Kupferberg 2006 GRAT
Common Stock			173,289	I			By Spouse
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

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

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(9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative	2. Conversion	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if	4. Transaction	5. Number	6. Date Exercisable and Expiration Date	7. Title and Amount of Underlying Securities	8.
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Security (Instr. 3)	or Exercise Price of Derivative Security	any (Month/Day/Year)	Code (Instr. 8)	of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	(Month/Day/Year)	(Instr. 3 and 4)				
			Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option (right to buy)	\$ 15.41						07/24/2002 <sup>(2)</sup>	01/24/2012	Common Stock	216,000
Stock Option (right to buy)	\$ 13.85						07/24/2003 <sup>(3)</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 11/21/2007

\_\_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) Disposition of shares due to the death of a beneficiary of the trust. In addition, on May 1, 2007, KPT transferred 703,337 shares to KRT, leaving a 0 share balance in the KPT.
- (2) 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.
- (3) 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. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.