WEBSTER FINANCIAL CORP

Form 5

February 11, 2005

FORM	15							OMB A	PPROVAL		
. 01111			RITIES AND EXCHANGE COMMISSION					3235-0362			
Check thi no longer		W	ashington, D.	.C. 20549	9			Expires:	January 31, 2005		
to Section 16. Form 4 or Form ANNUAL STATE			MENT OF CHANGES IN BENEFICIANERSHIP OF SECURITIES				CFICIAL	Estimated a burden hou response	average Irs per		
See Instru 1(b). Form 3 H Reported Form 4 Transacti Reported	Filed purs Section 17(a			g Compa	ny A	ct of	1935 or Sectio	n			
FINKENZELLER ROBERT A Sym WE			2. Issuer Name and Ticker or Trading Symbol WEBSTER FINANCIAL CORP [WBS]				5. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
(Last)	Last) (First) (Middle) 3. Statement for Issuer's Fiscal Year EndedX_ Direct			_X_ Director Officer (give below)	e title 10% Owner Other (specify below)						
WEBSTER	PLAZA	12,01	,,2001								
			mendment, Date Original Month/Day/Year)				6. Individual or Joint/Group Reporting (check applicable line)				
WATERBU	JRY, CT 0670	2					_X_ Form Filed by Form Filed by I Person				
(City)	(State)	(Zip) Ta	able I - Non-Deri	vative Sec	uritie	s Acqu	ired, Disposed o	f, or Beneficial	lly Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)		Code	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) (A) or)) 5)	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)			
Common Stock	Â	Â	Â	Amount	(D) Â	Price Â	9,810 (1)	D	Â		
	port on a separate line			-			llection of info		SEC 2270		

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

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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)	Number		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8 II S (
					(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Stock Options (Right to buy)	\$ 21.875	Â	Â	Â	Â	Â	04/27/2000	04/27/2010	Common Stock	4,000	
Stock Option	\$ 18.625	Â	Â	Â	Â	Â	04/17/1997	04/17/2007	Common Stock	4,000	
Stock Option	\$ 30.6	Â	Â	Â	Â	Â	04/26/2001	04/26/2011	Common Stock	2,000	
Stock Option	\$ 37.35	Â	Â	Â	Â	Â	04/24/2004	04/24/2013	Common Stock	4,000	
Stock Option	\$ 38.54	Â	Â	Â	Â	Â	04/25/2002	04/25/2012	Common Stock	4,000	
Stock Option	\$ 44	Â	Â	Â	Â	Â	04/22/2005	04/22/2014	Common Stock	4,000	

Reporting Owners

Reporting Owner Name / Address	Relationships						
1	Director	10% Owner	Officer	Other			
FINKENZELLER ROBERT A WEBSTER PLAZA WATERBURY, CT 06702	ÂX	Â	Â	Â			

Signatures

Renee P. Seefried by Power of Atty. 02/11/2005

**Signature of Reporting Person

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) Includes 95 shares of Webster common stock acquired in fiscal year 2004 under the Webster dividend reinvestment plan.

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Note: File three copies of this Form, one of which must be manually signed. If space provided 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.