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ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits.

EXHIBIT NUMBER	DESCRIPTION
99.1	Agreement and Plan of Merger, dated as of October 6, 2003, by and between Webster Financial Corporation and FIRSTFED AMERICA BANCORP, INC.

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 hereunder duly authorized.

Dated: November 4, 2003

WEBSTER FINANCIAL CORPORATION

By: /s/: William J. Healy

Name: William J. Healy
Title: Executive Vice President and
Chief Financial Officer

EXHIBIT INDEX

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