

1ST CONSTITUTION BANCORP

Form 8-K

October 26, 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) **October 26, 2006**

1<sup>st</sup> CONSTITUTION BANCORP

(Exact Name of Registrant as Specified in Charter)

<b>New Jersey</b>	<b>000-32891</b>	<b>22-3665653</b>
(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(IRS. Employer Identification Number)

<b>2650 Route 130 P.O. Box 634, Cranbury, New Jersey</b>	<b>08512</b>
(Address of Principal Executive Offices)	(Zip Code)
Registrant's telephone number, including area code	<b><u>(609) 655-4500</u></b>

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:

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Item 2.02 Results of Operations and Financial Condition.**

On October 26, 2006, 1st Constitution Bancorp issued a press release reporting earnings and other financial results for its third quarter and nine months ended September 30, 2006. A copy of the press release is attached and is being furnished as Exhibit 99.

**Item 9.01. Financial Statements and Exhibits.**

(d) *Exhibits.*

99 Press Release of 1<sup>st</sup> Constitution Bancorp, dated October 26, 2006

---

**SIGNATURES**

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.

**1<sup>ST</sup> CONSTITUTION BANCORP**

Date: October 26, 2006

By: /s/ JOSEPH M. REARDON  
Name: Joseph M. Reardon  
Title: Senior Vice President and Treasurer

---

**EXHIBIT INDEX**

<u>Exhibit No.</u>	<u>Title</u>
99	Press Release of 1 <sup>st</sup> Constitution Bancorp, dated October 26, 2006

---