

WEBSTER FINANCIAL CORP

Form 8-K

July 15, 2004

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): July 15, 2004

WEBSTER FINANCIAL CORPORATION.

(Exact name of registrant as specified in its charter)

Delaware

001-31486

06-1187536

(State or other jurisdiction
of incorporation)

(Commission
File Number)

(IRS Employer
Identification No.)

Webster Plaza, Waterbury, Connecticut 06702

(Address of principal executive offices)

Registrant's telephone number, including area code: **(203) 578-2476**

Not Applicable

(Former name or former address, if changed since last report)

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SIGNATURES

PRESS RELEASE

Item 7. Financial Statements and Exhibits

- (a) Not applicable.
- (b) Not applicable.
- (c) Exhibits.

**Exhibit
No.**

Description

99.1 Press release dated, July 15, 2004.

Item 12. Results of Operations and Financial Condition

On July 15, 2004, Webster Financial Corporation issued a press release describing its results of operations for the fiscal quarter ending June 30, 2004. That press release is attached hereto as Exhibit 99.1.

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.

WEBSTER FINANCIAL CORPORATION
(Registrant)

/s/ William J. Healy
William J. Healy
Executive Vice President and Chief Financial
Officer

Date: July 15, 2004

EXHIBIT INDEX

**Exhibit
No.**

Description

99.1

Press release dated, July 15, 2004