

WEBSTER FINANCIAL CORP  
Form 8-K  
November 13, 2003

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): November 7, 2003

**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)

**Item 5. Other Events.**

On November 7, 2003, Webster Financial Corporation ( Webster ) completed its acquisition of The North American Bank & Trust Company ( North American ) pursuant to an Agreement and Plan of Merger, dated June 4, 2003, by and among Webster, Webster Bank and North American (the Merger Agreement ). The Merger Agreement provided for the merger of North American with and into Webster Bank, with Webster Bank being the surviving corporation and continuing to be a wholly owned subsidiary of Webster.

**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

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William J. Healy  
Executive Vice President and  
Chief Financial Officer

Date: November 13, 2003