

CORNERSTONE BANCORP INC
Form 8-K
September 23, 2004

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, DC 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): September 22, 2004

CORNERSTONE BANCORP, INC. /CT

(Exact name of Registrant as Specified in Charter)

Connecticut
(State or other Jurisdiction

0-25465
(Commission File Number)

06-1524044
(IRS Employer

of Incorporation)

Identification No.)

550 Summer Street, Stamford, CT
(Address of Principal Executive Offices)

06901
(Zip Code)

Registrant's telephone number, including area code: (203) 356-0111

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N/A

(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 (see General Instruction A.2. below):

- .. 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))
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Form 8-K, Current Report

Cornerstone Bancorp, Inc.

Section 8. Other Events

Item 8.01. Other Events.

On September 22, 2004, Cornerstone Bancorp, Inc. (the Company) issued a Press Release announcing the declaration of the Third quarter 2004 cash dividend.

Section 9. Financial Statements and Exhibits.

Item 9.01. Financial Statements and Exhibits.

Exhibit Index

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99.1 Press Release dated September 22, 2004

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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 hereto duly authorized.

Dated: September 22, 2004

CORNERSTONE BANCORP, INC.

By /s/ James P. Jakubek

James P. Jakubek
Executive Vice President