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WEBSTER FINANCIAL CORP  
Form 8-K  
October 30, 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): October 30, 2003

WEBSTER FINANCIAL CORPORATION.

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(Exact name of registrant as specified in its charter)

DELAWARE	001-31486	06-1187536
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(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

WEBSTER PLAZA, WATERBURY, CONNECTICUT 06702

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(Address of principal executive offices)

Registrant's telephone number, including area code: (203) 578-2476  
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NOT APPLICABLE

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

ITEM 5. OTHER EVENTS.  
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Webster Financial Corporation, the holding company for Webster Bank, received all required regulatory approvals to acquire the North American Bank & Trust Company. Additionally, at a special meeting held on October 30, 2003, North American shareholders overwhelmingly approved the adoption of the agreement and plan of merger, dated as of June 4, 2003, by and among Webster Financial Corporation, Webster Bank and North American, the merger of North American into Webster Bank and the other transactions contemplated by the merger agreement. Consummation of the merger is expected to occur during the first week of November, 2003.

SIGNATURES

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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

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(Registrant)

/s/ William J. Healy

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William J. Healy  
Executive Vice President and  
Chief Financial Officer

Date: October 30, 2003