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WEBSTER FINANCIAL CORP

Form 8-K

January 10, 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): January 9, 2003

WEBSTER FINANCIAL CORPORATION.

(Exact name of registrant as specified in its charter)

DELAWARE	0-15213	06-1187536
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(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 7. FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits.

Exhibit No.	Description
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99	Press Release dated January 9, 2003.

ITEM 9. REGULATION FD DISCLOSURE

On January 9, 2003, Webster Bank, a wholly owned subsidiary of Webster Financial Corporation issued a press release announcing an underwritten

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offering of \$200 million of subordinated notes. That press release is filed as Exhibit 99 to this report.

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: January 10, 2003

EXHIBIT INDEX

Exhibit No.

Description

99

Press Release dated January 9, 2003.