WEBSTER FINANCIAL CORP

Form 4 April 25, 2005

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

OMB Number:

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SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, obligations Section 17(a) of the Public Utility Holding Company Act of 1935 or Section may continue. 30(h) of the Investment Company Act of 1940

See Instruction

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * CARPENTER GEORGE T			2. Issuer Name and Ticker or Trading Symbol WEBSTER FINANCIAL CORP [WBS]	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)		
(Last) WEBSTER PL	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) 04/21/2005	X Director 10% Owner Officer (give title below) Other (specify below)		
	(Street)		4. If Amendment, Date Original Filed(Month/Day/Year)	6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person		
WATERBURY, CT 06702				Form filed by More than One Reporting Person		

(City)	(State)	(Zip) Tak	ole I - Non-	Derivativ	e Seci	ırities Acq	uired, Disposed	of, or Benefic	ially Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	Transaction(A) or D Code (Instr. 3,		(A) or		5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock	04/21/2005		A	519	A	\$ 0	32,765	D	
Common Stock	04/21/2005		S	250	D	\$ 43.708	32,515	D	
Common Stock	04/22/2005		S	250	D	\$ 43.862	32,265	D	
Common Stock							3,750	I	By spouse
Common Stock							40,904	I	By Carpenter Companies

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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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SEC 1474 (9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactic Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8 1 9 (
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Stock Option	\$ 18.0804					06/24/1997	06/23/2007	Common Stock	3,360	
Stock Option	\$ 30.6					04/26/2001	04/26/2011	Common Stock	4,000	
Stock Option	\$ 30.9375					04/22/1999	04/22/2009	Common Stock	4,000	
Stock Option	\$ 37.35					04/24/2004	04/24/2013	Common Stock	4,000	
Stock Option	\$ 38.54					04/25/2002	04/25/2012	Common Stock	4,000	
Stock Option	\$ 43.67	04/21/2005		A	4,000	04/21/2006	04/21/2015	Common Stock	4,000	
Stock Option	\$ 44					04/22/2005	04/22/2014	Common Stock	4,000	

Reporting Owners

Reporting Owner Name / Address	Kelationships						
	Director	10% Owner	Officer	Other			
CARPENTER GEORGE T WEBSTER PLAZA WATERBURY, CT 06702	X						

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Signatures

Renee P. Seefried by Power of Atty. 04/25/2005

**Signature of Reporting Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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