

FLUSHING FINANCIAL CORP  
Form 8-K  
August 20, 2003

UNITED STATES  
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) **May 1, 2003**

**FLUSHING FINANCIAL CORPORATION**  
*(Exact name of registrant as specified in its charter)*

**000-24272**  
*(Commission File Number)*

**DELAWARE**  
*(State or other jurisdiction of incorporation)*

**11-3209278**  
*(I.R.S. Employer Identification Number)*

**144-51 NORTHERN BOULEVARD FLUSHING, NEW YORK**  
*(Address of principal executive offices)*

**11354**  
*(Zip code)*

**(718) 961-5400**

*(Registrant's telephone number, including area code)*

**Not Applicable**

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

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**Item 9. Regulation FD Disclosure**

Flushing Financial Corporation (Nasdaq: FFIC) today announced that it will make a presentation to a group of individual investors and fund managers who are participating in the Keefe Bruyette & Woods "New York Field Trip". The presentation will take place on the morning of May 6, 2003, and the presentation will be made available simultaneously on Flushing Financial's website at [www.flushingsavings.com](http://www.flushingsavings.com).

**Item 7(c). Exhibits**

99.1. Press release of Flushing Financial Corporation, dated May 1, 2003.

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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 hereunto duly authorized.

Date: May 1, 2003

FLUSHING FINANCIAL CORPORATION

By: /s/ Michael J. Hegarty

Name: Michael J. Hegarty

Title: President and Chief Executive Officer

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**INDEX TO EXHIBITS**

<u>Exhibit</u>		<u>Page</u>
99.1	Press release of Flushing Financial Corporation, dated May 1, 2003	5

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**EXHIBIT 99.1.**

Press release of Flushing Financial Corporation, dated May 1, 2003

**CONTACT:**

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Chief Financial Officer  
Flushing Financial Corporation  
(718) 961-5400

Van Negrís / Lexi Terrero  
Van Negrís & Company, Inc.  
(212) 396-0606

**FOR IMMEDIATE RELEASE**

**Flushing Financial to Speak to Group of Individual Investors and Fund Managers**

FLUSHING, NY - May 1, 2003 - Flushing Financial Corporation (Nasdaq: FFIC) today announced that it will make a presentation to a group of individual investors and fund managers who are participating in the Keefe Bruyette & Woods "New York Field Trip."

Michael J. Hegarty, Flushing Financial's President and Chief Executive Officer, and John R. Buran, Flushing Financial's Executive Vice President and Chief Operating Officer will make the presentation at the Company's corporate offices on May 6, 2003 at 8:45 AM. The presentation, which is expected to last approximately one hour, will focus on the Company's 2002 and first quarter 2003 performance, and will also include a presentation on the Company's strategic operating objectives.

The PowerPoint slides will be available on the Company's website, [www.flushingsavings.com](http://www.flushingsavings.com), simultaneously with the presentation, and will remain available through May 31, 2003.

Flushing Financial Corporation is the holding company for Flushing Savings Bank, FSB, a federally chartered stock savings bank insured by the Federal Deposit Insurance Corporation ("FDIC"). The Bank conducts its business through ten banking offices located in Queens, Brooklyn, Manhattan, Bronx, and Nassau County.

**"Safe Harbor" Statement under the Private Securities Litigation Reform Act of 1995:** Statements in this Press Release relating to plans, strategies, economic performance and trends, projections of results of specific activities or investments and other statements that are not descriptions of historical facts may be forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934. Forward-looking information is inherently subject to risks and uncertainties, and actual results could differ materially from those currently anticipated due to a number of factors, which include, but are not limited to, risk factors discussed in the Company's Annual Report on Form 10-K and in other documents filed by the Company with the Securities and Exchange Commission from time to time. Forward-looking statements may be identified by terms such as "may", "will", "should", "could", "expects", "plans", "intends", "anticipates", "believes", "estimates", "predicts", "forecasts", "potential" or "continue" or similar terms or the negative of these terms. Although we believe that the expectations reflected in the forward-looking statements are reasonable, we cannot guarantee future results, levels of activity, performance or achievements. The Company has no obligation to update these forward-looking statements.

Additional information on Flushing Financial Corporation may be obtained by visiting the Company's web site at [www.flushingsavings.com](http://www.flushingsavings.com).

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