

RICCA MARK A
Form 4
July 26, 2010

FORM 4

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

OMB APPROVAL

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

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

(Print or Type Responses)

1. Name and Address of Reporting Person *
Spencer John F

(Last) (First) (Middle)
1688 BROAD STREET, 07
(Street)

BLOOMFIELD, NJ 07003

(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol
CARVER BANCORP INC [CARV]

3. Date of Earliest Transaction
(Month/Day/Year)
07/22/2010

4. If Amendment, Date Original Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

Director 10% Owner
 Officer (give title below) Other (specify below)
SVP & Chief Retail Officer

6. Individual or Joint/Group Filing(Check Applicable Line)
 Form filed by One Reporting Person
 Form filed by More than One Reporting Person

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	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 Ownership (Instr. 4)
			Code	V Amount (A) or (D) Price			
Restricted Stock	07/22/2010	07/22/2010	A	5,000 A \$ 0 0		D	
Restricted Stock	07/22/2010	07/22/2010	A	7,500 A \$ 0 0		D	
Restricted Stock	07/22/2010	07/22/2010	A	5,000 A \$ 0 0		D	
Restricted Stock	07/22/2010	07/22/2010	A	7,500 A \$ 0 0		D	

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

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(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. Transaction 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. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned (Instr. 5)
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Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Spencer John F 1688 BROAD STREET 07 BLOOMFIELD, NJ 07003			SVP & Chief Retail Officer	
McFadden Chris A 43 GANNET COURT WAYNE, NJ 07470			EVP & Chief Financial Officer	
Pinnock Blondel 300 W 135TH STREET APT# 4D NEW YORK, NY 10030			SVP & President of CCDC	
RICCA MARK A 43 ROFAY DR EAST NORTHPORT, NY 11731			EVP, Chief Risk Officer & GC	

Signatures

Mark Ricca Power of Attorney for John Spencer	07/26/2010
**Signature of Reporting Person	Date
Mark Ricca Power of Attorney for Chris A. McFadden	07/26/2010

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__Signature of Reporting Person

Date

Mark Ricca Power of Attorney for Blondel A.
Pinnock

07/26/2010

__Signature of Reporting Person

Date

Mark A. Ricca

07/26/2010

__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.

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