

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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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**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.

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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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