



**NEW YORK COMMUNITY
BANCORP, INC.®**

NEWS RELEASE

615 Merrick Avenue, Westbury, NY 11590 ■ Phone: (516) 683-4420 ■ Fax: (516) 683-4424 ■ www.myNYCB.com

FOR IMMEDIATE RELEASE

Contact: Kelly Maude Leung
First Vice President and Manager,
Corporate Communications
(516) 683-4032

**THE NYCB FAMILY OF BANKS' NYCB CARES MATCHING PROGRAM
TO PROVIDE RELIEF TO THOSE AFFECTED BY HURRICANE SANDY**

**NYCB commits to contributing up to \$150,000 to the Salvation Army's local relief efforts
by matching funds collected at its 270+ branches in five states**

Westbury, NY, November 5, 2012 -- The NYCB Family of Banks, consisting of New York Community Bancorp, Inc. (NYSE: NYB) its subsidiaries New York Community Bank and New York Commercial Bank, and their eight local divisions, today announced the establishment of a relief fund for the victims of Hurricane Sandy.

The NYCB Family of Banks is coordinating this effort to enable its employees and customers to easily and effectively make donations, and to double the benefit of the donations they make.

New York Community Bancorp's corporate headquarters and 206 of its branches are within the area affected by the hurricane. "To see so many people in crisis in our own backyard is both saddening and shocking; you can't help but be affected and want to do what you can to ease the pain," Company President and Chief Executive Officer Joseph R. Ficalora explained.

"By matching the funds contributed in our branches, we will double each donation. Based on the gratifying response to our efforts in the wake of Katrina, in 2005, we would expect to contribute as much as \$150,000 to ease the burden on our neighbors that have been affected throughout the markets we serve.

"As a community bank, we have a commitment to support the causes that are important to our customers and our employees, and providing relief for them and their neighbors ranks at the top of that list. The funds we raise will be contributed to the Salvation Army, which can be counted on to use our donation for the betterment of those local families who need it the most."

"In addition, our local branches in New York and New Jersey--the vast majority of which are open--continue to be a true community resource, providing charging stations, refreshments, and support for those in need," Mr. Ficalora said.

Donations to the NYCB Cares Matching Fund can be made at any of The NYCB Family of Bank's 270+ branches in New York, New Jersey, Ohio, Florida, and Arizona, and no gift is too small. To find the branch nearest to you, please visit www.nycbfamily.com or www.amtrust.com.

About The NYCB Family of Banks

The NYCB Family of Banks includes New York Community Bancorp, Inc and its two bank subsidiaries, New York Community Bank, a thrift, and New York Commercial Bank. With 240 branches, New York Community Bank serves its customers through seven local divisions--four in New York (Queens County Savings Bank, Roslyn Savings Bank, Richmond County Savings Bank, and Roosevelt Savings Bank), one in New Jersey (Garden State Community Bank), one in Ohio (Ohio Savings Bank) and one in Florida and Arizona (AmTrust Bank). The Commercial Bank serves its customers throughout Metro New York through 34 branches, including 17 that operate under the name Atlantic Bank. Additional information about the Company and its bank subsidiaries is available at www.myNYCB.com and www.NewYorkCommercialBank.com.