CARVER BANCORP INC

Form 4/A

December 22, 2006

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB Number:

3235-0287

Expires:

January 31, 2005

0.5

Estimated average

burden hours per

if no longer subject to Section 16. Form 4 or Form 5

obligations

may continue.

See Instruction

Check this box

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

response...

OMB APPROVAL

1(b).

(Last)

(City)

1.Title of

Security

(Instr. 3)

(Print or Type Responses)

1. Name and Address of Reporting Person * **ZELNICK STRAUSS**

2. Issuer Name and Ticker or Trading Symbol

CARVER BANCORP INC [CNY]

5. Relationship of Reporting Person(s) to

Issuer

(Middle)

(Zip)

(Check all applicable)

(First)

(Street)

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

10% Owner Officer (give title Other (specify

75 WEST 125TH STREET

4. If Amendment, Date Original

X Director

6. Individual or Joint/Group Filing(Check

Filed(Month/Day/Year) 11/08/2005

11/04/2005

Applicable Line)

X Form filed by One Reporting Person Form filed by More than One Reporting

(Instr. 4)

Person

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

below)

NEW YORK, NY 10027

(State) 2. Transaction Date 2A. Deemed

4. Securities (Month/Day/Year) Execution Date, if TransactionAcquired (A) or Code Disposed of (D) (Month/Day/Year) (Instr. 8) (Instr. 3, 4 and 5)

5. Amount of Securities Beneficially Owned

6. Ownership 7. Nature of Form: Direct Indirect (D) or Indirect Beneficial Ownership

Following Reported (A)

or Code V Amount (D) Price

Transaction(s) (Instr. 3 and 4)

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.

SEC 1474 (9-02)

(Instr. 4)

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

1. Title of Derivative Conversion Security or Exercise (Instr. 3) Price of

3. Transaction Date 3A. Deemed (Month/Day/Year)

4. Execution Date, if Transactionof Code (Month/Day/Year) (Instr. 8)

6. Date Exercisable and 5. Number **Expiration Date** Derivative (Month/Day/Year) Securities

7. Title and Amount of 8. **Underlying Securities** (Instr. 3 and 4)

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	Derivative Security				Acquir (A) or Dispos (D) (Instr. and 5)	sed of 3, 4,				
			Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option (right to buy)	\$ 15.1	11/04/2005	A		986		05/04/2006	11/03/2015	Common Stock	986
Stock Option (right to buy)	\$ 15.1	11/04/2005	<u>J(1)</u>			986	05/04/2006	11/03/2015	Common Stock	986

Reporting Owners

Reporting Owner Name / Address	Relationships						
1 0	Director	10% Owner	Officer	Other			
ZELNICK STRAUSS 75 WEST 125TH STREET NEW YORK, NY 10027	X						

Signatures

By: William Gray,
Attorney-in-Fact

**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).
- (1) This amended Form 4 is being filed to withdraw the reporting of certain proposed option grants that were erroneously reported as having been made.

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.

Reporting Owners 2