

FLUSHING FINANCIAL CORP  
Form 8-K  
November 24, 2004

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) **November 24, 2004**

**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)

**1979 MARCUS AVENUE, SUITE E140, LAKE SUCCESS, NEW YORK 11042**  
(Address of principal executive offices)

**(718) 961-5400**  
(Registrant's telephone number, including area code)

**144-51 NORTHERN BOULEVARD FLUSHING, NEW YORK 11354**

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

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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**Item 7.01 Regulation FD Disclosure**

Flushing Financial Corporation (Nasdaq: FFIC), the parent holding company for Flushing Savings Bank, FSB (the "Bank"), announced that, through an arrangement with FTN Midwest Research, it will make presentations to several institutional investors on November 29, 2004. Attached as Exhibit 99.1 is the Company's press release dated November 29, 2004.

**Item 9.01(c). Exhibits**

99.1. Press release of Flushing Financial Corporation, dated November 24, 2004.

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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: November 24, 2004

FLUSHING FINANCIAL CORPORATION

By: /s/ Michael J. Hegarty  
Title: President and  
Chief Executive Officer

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