

Investors Bancorp Inc  
Form 8-K  
August 03, 2007

**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): August 3, 2007

INVESTORS BANCORP, INC.

(Exact name of registrant as specified in its charter)

Delaware  
(State or other  
jurisdiction of  
incorporation)

0-51557  
(Commission File No.)

22-3493930  
(IRS Employer  
Identification No.)

101 JFK Parkway,  
Short Hills, New Jersey  
(Address of principal  
executive offices)

07078  
(Zip Code)

Registrant's telephone number, including area code: (973) 924-5100

Not Applicable

(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))



**Item Entry into a Material Definitive**

**1.01 Agreement.**

On August 3, 2007, Investors Bancorp, Inc. entered into an Agreement and Plan of Merger with Summit Federal Bankshares. The Merger Agreement is attached as Exhibit 10.1. A press release announcing this transaction is attached as Exhibit 99.1.

**Item Financial Statements and**

**9.01. Exhibits.**

- (a) Financial Statements of business acquired: Not Applicable.
- (b) Pro forma financial information: Not Applicable.
- (c) Shell Company Transactions: Not Applicable
- (d) Exhibits.

| <u>Exhibit No.</u> | <u>Description</u>  |
|--------------------|---|
| 10.1               | Agreement and Plan of Merger dated August 3, 2007, by Investors Bancorp, Inc., and Summit Federal Bankshares, Inc.  |
| 99.1               | Press release dated August 3, 2007, by Investors Bancorp, Inc., announcing Agreement and Plan of Merger by Investors Bancorp, Inc., and Summit Federal Bankshares, Inc. |

**SIGNATURES**

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.

**INVESTORS BANCORP, INC.**

Date: August 3, 2007

By: /s/ Robert M. Cashill

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Robert M. Cashill  
President and Chief Executive Officer

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**EXHIBIT INDEX**

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