

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: **1998-07-22** | Period of Report: **1998-07-22**
SEC Accession No. **0000927089-98-000114**

([HTML Version](#) on secdatabase.com)

FILER

CHARTER ONE FINANCIAL INC

CIK: **819692** | IRS No.: **341567092** | State of Incorpor.: **DE** | Fiscal Year End: **1231**
Type: **8-K** | Act: **34** | File No.: **000-16311** | Film No.: **98669753**
SIC: **6035** Savings institution, federally chartered

Mailing Address
1215 SUPERIOR AVENUE
1215 SUPERIOR AVENUE
CLEVELAND OH 44114

Business Address
1215 SUPERIOR AVE
CLEVELAND OH 44114
2165665300

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): July 22, 1998

CHARTER ONE FINANCIAL, INC.
(Exact name of registrant as specified in its charter)

Delaware
(State or other
jurisdiction of
incorporation)

0-16311
(Commission File Number)

34-1567092
(IRS Employer
Identification
No.)

1215 Superior Avenue
(Address of principal executive offices)

Cleveland, Ohio

44114
(Zip Code)

Registrant's telephone number, including area code (216) 566-5300

N/A

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

1

Item 5. Other Events.

Charter One Financial, Inc. ("Charter One") is filing this Current Report on Form 8-K to incorporate by reference herein the Annual Report on Form 10-K for the fiscal year ended December 31, 1997 and the Quarterly Report on Form 10-Q for the quarter ended March 31, 1998 of ALBANK Financial Corporation ("ALBANK"). This Current Report on Form 8-K is to be incorporated by reference into the Registration Statement on Form S-4 to be filed by Charter One in connection with the acquisition of CS Financial Corporation.

Item 7. Financial Statements and Exhibits

(c) Exhibits

- 99.1 The Annual Report on Form 10-K of ALBANK for the fiscal year ended December 31, 1997 (Registration No. 000-19843) is incorporated herein by reference.
- 99.2 The Quarterly Report on Form 10-Q of ALBANK for the quarter ended March 31, 1998 (Registration No. 000-19843) is incorporated herein by reference.

2

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.

CHARTER ONE FINANCIAL, INC.

Date: July 22, 1998

By: /s/ Robert J. Vana
Robert J. Vana
Chief Corporate Counsel and
Secretary

3

EXHIBIT INDEX

Exhibit Number	Description
99.1	The Annual Report on Form 10-K of ALBANK for the fiscal year ended December 31, 1997 (Registration Number 000-19843) is incorporated herein by reference.
99.2	The Quarterly Report on Form 10-Q of ALBANK for the quarter ended March 31, 1998 (Registration No. 000-19843) is incorporated herein by reference.

4