

FINANCIAL FEDERAL CORP  
Form 425  
January 25, 2010

**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) January 22, 2010

**People s United Financial, Inc.**

(Exact name of registrant as specified in its charter)

**Delaware**  
(State or other jurisdiction  
of incorporation)

**001-33326**  
(Commission  
File Number)

**20-8447891**  
(IRS Employer  
Identification No.)

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**850 Main Street, Bridgeport, CT**  
(Address of principal executive offices)

**06604**  
(Zip Code)

**Registrant's telephone number, including area code (203) 338-7171**

**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 obligations 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 8.01. Other Events.**

On January 22, 2010, management of Peoples United Financial, Inc. hosted a conference call to review fourth quarter 2009 earnings. A copy of presentation materials dated January 22, 2010 and the conference call transcript are being filed herewith as Exhibit 99.1 and 99.2.

**Item 9.01. Financial Statements and Exhibits**

(c) The following Exhibits are filed herewith.

| <b>Exhibit No.</b> | <b>Description</b>   |
|--------------------|--|
| 99.1               | Presentation Materials dated January 22, 2010  |
| 99.2               | Conference Call Transcript dated January 22, 2010<br>[signature appears on following page] |

**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.

People's United Financial, Inc.  
(Registrant)

Date: January 22, 2010

By: /s/ ERIC J. APPELLOF  
(Signature)  
Name: **Eric J. Appellof**  
Title: **Assistant Secretary**

**EXHIBIT INDEX**

| <b>Exhibit No.</b> | <b>Description</b>                                | <b>Page</b> |
|--------------------|---|-------------|
| 99.1               | Presentation Materials dated January 22, 2010     | 99.1-1      |
| 99.2               | Conference Call Transcript dated January 22, 2010 | 99.2-1      |