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

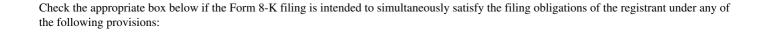
001-33326 (Commission 20-8447891 (IRS Employer

of incorporation) File Number) Identification No.)

850 Main Street, Bridgeport, CT 06604
(Address of principal executive offices) (Zip Code)
Registrant s telephone number, including area code (203) 338-7171

#### Not Applicable

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



- x 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 People s 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.

Exhibit No.	Description
99.1	Presentation Materials dated January 22, 2010
99.2	Conference Call Transcript dated January 22, 2010 [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

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## EXHIBIT INDEX

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99.2	Conference Call Transcript dated January 22, 2010	99.2-1