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SOUTHERN CONNECTICUT BANCORP INC  
Form 8-K  
January 14, 2004

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 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 13, 2004  
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Southern Connecticut Bancorp, Inc.

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(Exact Name of Registrant as Specified in Charter)

Connecticut 0-49784 06-1594123  
-----  
(State or Other Jurisdiction (Commission File Number) (IRS Employer  
of Incorporation) Identification No.)

215 Church Street, New Haven, CT 06510  
-----  
(Address of Principal Executive Offices) (Zip Code)

Registrant's telephone number, including area code (203) 782-1100  
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N/A

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(Former Name or Former Address, if Changed Since Last Report)

Item 5. Other Events and Required FD Disclosure.

Southern Connecticut Bancorp, Inc. ("Bancorp") is filing this 8-K in order to report that on January 13, 2004 Bancorp's board of directors voted to approve a ten percent (10%) stock dividend to shareholders of record on January

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30, 2004. The dividend will be distributed on February 16, 2004.

On January 14, 2004, Bancorp issued a press release announcing the dividend.

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits.

There are no financial statements or pro forma financial information filed as part of this Form 8-K.

The press release issued by Bancorp on January 14, 2004 announcing the dividend is filed herewith as Exhibit 99.1.

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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.

SOUTHERN CONNECTICUT BANCORP, INC.

By: /s/ Joseph V. Ciaburri

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Name: Joseph V. Ciaburri

Title: Chairman & Chief Executive Officer

Date: January 14, 2004

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