

1ST CONSTITUTION BANCORP  
Form 8-K  
November 13, 2006

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

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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) November 6, 2006

1<sup>st</sup> CONSTITUTION BANCORP

(Exact Name of Registrant as Specified in Charter)

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| <b>New Jersey</b><br>(State or Other Jurisdiction of<br>Incorporation) | <b>000-32891</b><br>(Commission File Number) | <b>22-3665653</b><br>(IRS Employer<br>Identification Number) |
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|--|----------------------------|
| <b>2650 Route 130 P.O. Box 634, Cranbury, New Jersey</b><br>(Address of Principal Executive Offices) | <b>08512</b><br>(Zip Code) |
|--|----------------------------|

Registrant's telephone number, including area code (609) 655-4500

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))
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**Item 1.01 Entry into a Material Definitive Agreement**

On November 6, 2006, 1<sup>st</sup> Constitution Bank, a wholly-owned subsidiary of 1<sup>st</sup> Constitution Bancorp ( "1<sup>st</sup> Constitution Bank " ), entered into a Branch Purchase and Assumption Agreement (the "Branch Purchase Agreement " ) with Sun National Bank ( "Sun Bank " ) pursuant to which 1<sup>st</sup> Constitution Bank will acquire deposit liabilities and certain related assets of a Sun Bank branch located in Hightstown, New Jersey, subject to regulatory approval and certain closing conditions.

A copy of the Branch Purchase Agreement is filed as Exhibit 10.1 hereto and is incorporated herein by reference.

**Item 7.01. Regulation FD Disclosure**

On November 10, 2006, 1<sup>st</sup> Constitution Bancorp issued a press release announcing the execution and delivery of the Branch Purchase Agreement. A copy of the press release is being furnished as Exhibit 99 hereto.

**Item 9.01. Financial Statements and Exhibits**

(d) *Exhibits.*

| <u>Exhibit No.</u> | <u>Title</u>   |
|--------------------|--|
| 10.1               | Branch Purchase and Assumption Agreement, dated as of November 6, 2006, by and between 1 <sup>st</sup> Constitution Bank and Sun National Bank |
| 99                 | Press release of 1 <sup>st</sup> Constitution Bank, dated November 10, 2006  |

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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.

**1<sup>ST</sup> CONSTITUTION BANCORP**

Date: November 13, 2006

By: /s/ ROBERT F. MANGANO  
Name: Robert M. Mangano  
Title: President and Chief Executive Officer

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**EXHIBIT INDEX**

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