

FEDERAL DEPOSIT INSURANCE CORPORATION

Washington, DC 20429-9900

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): October 20, 2006

USA BANK

(Exact name of registrant as specified in its charter)

New York (State or other jurisdiction of incorporation)	58072 (FDIC Certificate No.)	20-0646362 (IRS Employer Identification No.)
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211 Irving Street, Port Chester, New York (Address of principal executive offices)	10573 (Zip Code)
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Registrant's telephone number, including area code: (914) 939-3700

N/A

(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 (see General Instruction A.2 below):

- 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))

Section 8 – Other Events

Item 8.01. Other Events.

On October 20, 2006, the common stock of USA Bank (the “*Bank*”) began trading on the OTC Bulletin Board under the symbol “USBK.”

Information about current and historical prices of the Bank’s Common Stock is available on a number of internet websites, including “www.nasdaq.com.”

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.

USA BANK

By: /s/ PAUL V. ERWIN
Paul V. Erwin
Senior Vice President- Chief Financial
Officer

Date: October 24, 2006

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.

USA BANK

By: _____
Paul V. Erwin
Senior Vice President- Chief Financial
Officer

Date: October ____, 2006

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