

Waterstone Financial, Inc.  
Form 8-K  
February 20, 2018  
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): February 20, 2018

WATERSTONE FINANCIAL, INC.  
(Exact name of Registrant as specified in its charter)

Maryland 001-36271 90-1026709  
(State or Other Jurisdiction (Commission File Number) (I.R.S. Employer Identification No.)  
of Incorporation)

11200 W. Plank Ct. Wauwatosa, Wisconsin 53226  
(Address of principal executive offices)

(414) 761-1000  
Registrant's telephone number, including area code

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))



Item 8.01. Other Events.

On February 20, 2018, the Board of Directors of Waterstone Financial, Inc. (the "Company") declared a special dividend on the Company's outstanding shares of common stock. The news release containing this information is attached as Exhibit 99.1 hereto and is incorporated herein by reference.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits

99.1 Press Release dated February 20, 2018

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.

Waterstone Financial, Inc.

Date: February 20, 2018

/s/ William F. Bruss

Name: William F. Bruss

Title: Chief Operating Officer