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PROVIDENT FINANCIAL SERVICES INC

Form 4

January 31, 2007

FORM 4

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

OMB Number: 3235-0287

OMB APPROVAL

Check this box if no longer subject to Section 16.

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Expires: January 31, 2005
Estimated average

0.5

Form 4 or Form 5 obligations may continue.

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

2. Issuer Name and Ticker or Trading

PROVIDENT FINANCIAL

Symbol

burden hours per response...

5. Relationship of Reporting Person(s) to

Issuer

See Instruction 1(b).

Stock

(Print or Type Responses)

PANTOZZI PAUL M

1. Name and Address of Reporting Person *

				PROVIDENT FINANCIAL SERVICES INC [PFS]				(Check all applicable)			
(Last) (First) (Middle) 830 BERGEN AVENUE			(Month/	3. Date of Earliest Transaction (Month/Day/Year) 01/29/2007				X Director 10% OwnerX Officer (give title Other (specify below) Chairman and CEO			
	JERSEY CIT	(Street) ΓΥ, NJ 07306		4. If Amendment, Date Original Filed(Month/Day/Year)				6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person			
	(City)	(State)	(Zip) Tak	ole I - Non-D	erivative S	Securit	ies Acc	quired, Disposed o	of, or Beneficial	lly Owned	
	1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)		Code	4. Securit on(A) or Di (D) (Instr. 3,	sposed	of	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		
	Common Stock	01/29/2007		A	10,000 (1)	A	\$ 0	232,583	D		
	Common Stock							200	I	By Spouse	
	Common Stock							23,353 (2)	I	By SERP	
	Common Stock							8,064 (2)	I	By ESIP	
	Common Stock							4,075	I	By ESOP	

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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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SEC 1474 (9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5. Number of	6. Date Exercis	sable and	7. Title and A	Amount of
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	TransactionDerivative		Expiration Date		Underlying Securities	
Security	or Exercise		any	Code Securities		(Month/Day/Year)		(Instr. 3 and 4)	
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8) Acquired (A)					
	Derivative			or Disposed of					
	Security			(D)					
				(Instr. 3, 4,					
					and 5)				
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Options	\$ 17.94	01/29/2007		A	40,000 (3)	01/29/2008	01/29/2017	Common Stock	40,000 9
Stock Options	\$ 18.57					07/17/2004	07/17/2013	Common Stock	1,120,00 (4)

Reporting Owners

Reporting Owner Name / Address	Relationships						
1	Director	10% Owner	Officer	Other			
PANTOZZI PAUL M 830 BERGEN AVENUE JERSEY CITY, NJ 07306	X		Chairman and CEO				

Signatures

/s/ John F. Kuntz, pursuant to power of attorney 01/31/2007

**Signature of Reporting Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Shares of restricted stock vest at a rate of 20% per year over a period ending January 29, 2012.
- (2) Refelcts transaction not required to be reported pursuant to Section 16 of the Securities Exchange Act of 1934, as amended.
- (3) Stock options vest at a rate of 20% per year over a period ending January 29, 2102.
- (4) Stock options vest at a rate of 20% per year over a period ending July 17, 2008.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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