PROVIDENT FINANCIAL HOLDINGS INC Form 8-K November 27, 2009

# 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): November 27, 2009

# PROVIDENT FINANCIAL HOLDINGS, INC.

(Exact name of registrant as specified in its charter)

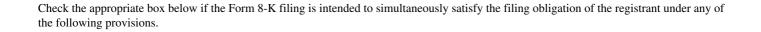
**Delaware** (State or other jurisdiction

000-28304 (Commission 33-0704889 (I.R.S. Employer

of incorporation) File Number) Identification No.)

3756 Central Avenue, Riverside, California
(Address of principal executive offices)

Registrant s telephone number, including area code: (951) 686-6060



- " 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 7.01 Regulation FD Disclosure.

We are furnishing this report on Form 8-K in connection with the disclosure of information, in the form of the textual information from a press release released on November 27, 2009.

The information in this report on Form 8-K (including the exhibit) is furnished pursuant to Item 7.01 and shall not be deemed to be filed for the purpose of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section. This report will not be deemed an admission as to the materiality of any information in the report that is required to be disclosed solely by Regulation FD.

We do not have, and expressly disclaim, any obligation to release publicly any updates or any changes in our expectations or any change in events, conditions, or circumstances on which any forward-looking statement is based.

The text included with this report is available on our website located at <a href="https://www.myprovident.com">www.myprovident.com</a>, although we reserve the right to discontinue that availability at any time.

#### Item 9.01 Financial Statements and Exhibits

- (d) Exhibits
  - 99.1 News release of Provident Financial Holdings, Inc. entitled Provident Financial Holdings Announces Common Stock Offering.

#### **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.

Date: November 27, 2009 PROVIDENT FINANCIAL HOLDINGS, INC.

/s/ Donavon P. Ternes
Donavon P. Ternes
Chief Operating Officer and Chief Financial Officer
(Principal Financial and Accounting Officer)