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PROVIDENT FINANCIAL SERVICES INC

Form 8-K July 23, 2004

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): July 22, 2004

PROVIDENT FINANCIAL SERVICES, INC.

(Exact name of registrant as specified in its charter)

Delaware 1-31566 42-1547151

(State or other jurisdiction of incorporation) (Commission File No.) (IRS Employer Identification No.)

Registrant's telephone number, including area code: (201) 333-1000

Not Applicable
----(Former name or former address, if changed since last report)

Item 5. Other Events and Required FD Disclosure

On July 22, 2004, Provident Financial Services, Inc. ("Provident") issued a press release announcing the distribution and payment of cash, shares of Provident common stock or a combination of cash and shares of Provident common stock to former stockholders of First Sentinel Bancorp, Inc. A copy of the press release, dated as of July 22, 2004, is attached hereto as Exhibit 99.1.

- Item 7. Financial Statements and Exhibits
 - (a) Not Applicable.
 - (b) Not Applicable.

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(c) Exhibits.

Exhibit No. Description

99.1 Press release dated July 22, 2004.

2

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.

PROVIDENT FINANCIAL SERVICES, INC.

DATE: July 23, 2004 By: /s/ Paul M. Pantozzi

Paul M. Pantozzi

Chairman and Chief Executive Officer

3

EXHIBIT INDEX

Exhibit Description
----99.1 Press release dated July 22, 2004.

4