

PROVIDENT FINANCIAL SERVICES INC  
Form 8-K  
March 15, 2007

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**  
**WASHINGTON, D.C. 20549**

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**FORM 8-K**

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**CURRENT REPORT**

**PURSUANT TO SECTION 13 OR 15(D) OF THE SECURITIES EXCHANGE ACT OF 1934**

**Date of Report (Date of earliest event reported): March 15, 2007**

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**PROVIDENT FINANCIAL SERVICES, INC.**

(Exact Name of Registrant as Specified in its Charter)

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**Delaware**  
(State or Other Jurisdiction of Incorporation)

**001-31566**  
(Commission File No.)

**42-1547151**  
(I.R.S. Employer Identification No.)

**830 Bergen Avenue, Jersey City, New Jersey 07306-4599**

(Address of Principal Executive Offices) (Zip Code)

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

**Not Applicable**

(Former Name or Former Address, if Changed Since Last Report)

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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):

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- x 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))
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**Item 8.01 Other Events.**

On March 15, 2007, Provident Financial Services, Inc. and First Morris Bank & Trust issued a joint press release announcing that approval was received from the Federal Deposit Insurance Corporation and from the New Jersey Department of Banking and Insurance to complete the merger of First Morris Bank & Trust with and into The Provident Bank. The merger remains subject to the approval of First Morris stockholders at a special meeting to be held on March 22, 2007. A copy of the joint press release, dated as of March 15, 2007, is attached hereto as Exhibit 99.1.

**Item 9.01. Financial Statements and Exhibits**

- (a) Financial Statements of Businesses Acquired. Not applicable.
- (b) Pro Forma Financial Information. Not applicable.
- (c) Shell Company Transactions. Not applicable.
- (d) Exhibits.

<b>Exhibit No.</b>	<b>Description</b>
99.1	Joint press release dated March 15, 2007.

**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: March 15, 2007

By: /s/ Christopher Martin  
Christopher Martin

President

**EXHIBIT INDEX**

<b>Exhibit</b>	<b>Description</b>
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