

STEWARDSHIP FINANCIAL CORP
Form 8-K
May 16, 2005

**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) May 11, 2005

Stewardship Financial Corporation
(Exact Name of Registrant as Specified in its Charter)

New Jersey
(State or Other Jurisdiction of
Incorporation)

0-21855
(Commission
File Number)

22-3351447
(IRS Employer
Identification No.)

630 Godwin Avenue, Midland Park, NJ
(Address of Principal Executive Offices)

07432
(Zip Code)

Registrant's telephone number, including area code (201) 444-7100

(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 (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17CFR 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 May 11, 2005, Stewardship Financial Corporation issued a press release announcing a 4 for 3 stock split to be issued July 1, 2005, to shareholders of record June 15, 2005. A copy of the press release is attached hereto as Exhibit 99.1.

Item 9.01. Financial Statements and Exhibits

(c) The following exhibit is furnished pursuant to Item 8.01:

<u>Exhibit No.</u>	<u>Description</u>
Exhibit <u>99.1</u>	Press Release dated May 11, 2005

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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: May 16, 2005

Stewardship Financial Corporation

/s/ Julie E. Holland

Julie E. Holland

Vice President and Treasurer
