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STEWARDSHIP FINANCIAL CORP
Form 8-K
May 12, 2006

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 9, 2006

Stewardship Financial Corporation

(Exact Name of Registrant as Specified in its Charter)

New Jersey

0-21855

22-3351447

(State or Other Jurisdiction of
Incorporation)

(Commission
File Number)

(IRS Employer
Identification No.)

630 Godwin Avenue, Midland Park, NJ

07432

(Address of Principal Executive Offices)

(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 (17CFR230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17CFR 240.13e-4(c))

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Item 2.02. Results of Operations and Financial Condition

On May 9, 2006, Stewardship Financial Corporation issued a press release announcing its unaudited results for the quarter ended March 31, 2006. A

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copy of the press release is attached hereto as Exhibit 99.1.

Item 9.01. Financial Statements and Exhibits

(d) The following exhibit is furnished pursuant to Item 2.02 and shall not be deemed to be "filed":

Exhibit No. -----	Description -----
Exhibit 99.1	Press Release dated May 9, 2006

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 12, 2006

Stewardship Financial Corporation

/s/ Julie E. Holland

Julie E. Holland
Vice President and Treasurer