

STEWARDSHIP FINANCIAL CORP
Form 8-K
April 30, 2007

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) April 26, 2007

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 (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))

Item Results of Operations and Financial Condition
2.02.

On April 26, 2007, Stewardship Financial Corporation issued a press release announcing its unaudited results for the quarter ended March 31, 2007. A copy of the press release is attached hereto as Exhibit 99.1.

Item Financial Statements and Exhibits
9.01.

(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 April 26, 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.

Date: April 30, 2007

Stewardship Financial Corporation

/s/ Julie E. Holland
Julie E. Holland
Senior Vice President and
Treasurer