

PROVIDENT FINANCIAL SERVICES INC  
Form 8-K  
September 27, 2004

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**UNITED STATES**  
**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): September 27, 2004

**PROVIDENT FINANCIAL SERVICES, INC.**

(Exact Name of Registrant as Specified in its Charter)

**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**  
(Address of Principal Executive Offices)

**07306-4599**  
(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):

- .. 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 7.01 Regulation FD Disclosure.**

On September 28 and 29, 2004, Provident Financial Services, Inc. (the Company) will meet with and make a presentation to various investors in Michigan, Wisconsin and Illinois. The Company will make a copy of the presentation available to the investors attending the presentation meetings. The presentation discusses the Company's historic performance.

**Item 9.01. Financial Statements and Exhibits**

(c) Exhibits.

<u>Exhibit No.</u>	<u>Description</u>
99	Slide presentation to be made at investor meetings on September 28 and 29, 2004, which may be made available in paper copy to individuals attending the meetings.

**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: September 27, 2004

By: /s/ Paul M. Pantozzi  
Paul M. Pantozzi

Chairman and Chief Executive Officer

**EXHIBIT INDEX**

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**Exhibit**

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**Description**

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