

PROVIDENT FINANCIAL SERVICES INC
 Form 4
 February 24, 2006

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 Washington, D.C. 20549

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *
 SHEIN JEFFRIES

2. Issuer Name and Ticker or Trading Symbol
 PROVIDENT FINANCIAL SERVICES INC [PFS]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Date of Earliest Transaction (Month/Day/Year)

Director 10% Owner
 Officer (give title below) Other (specify below)

830 BERGEN AVENUE

02/22/2006

(Street)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)
 Form filed by One Reporting Person
 Form filed by More than One Reporting Person

JERSEY CITY, NJ 07306

(City) (State) (Zip)

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
				(A) or (D) Code V Amount (D) Price			
Common Stock					35,000	I	By Trust 1 (1)
Common Stock					354,794	D	
Common Stock					0	I	By Trust 2 (2)
Common Stock					0	I	By Trust 3 (3)
Common Stock					0	I	By Trust 4 (4)

Common Stock	23,026	I	By Wife
Common Stock	383,819	I	By Deferred Fee Plan

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities (A) or Disposed of (D) (Instr. 3, 4, and 5)			6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Amount or Number of Shares (I)
Stock Options	\$ 18.55	02/22/2006		A		7,000		02/22/2007	02/22/2016	Common Stock	7,000 (5)

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
SHEIN JEFFRIES 830 BERGEN AVENUE JERSEY CITY, NJ 07306	X			

Signatures

/s/ John F. Kuntz, pursuant to power of attorney	02/23/2006
**Signature of Reporting Person	Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

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- (1) Shares held by the Morris & Lydia Goldfarb Foundation Trust.
- (2) Reporting person is no longer the beneficial owner of 1,595 shares, held by Norman Tanzman Trust U/A 7/23/84 FBO Janice Shein Bershad, as evidenced on prior ownership reports.
- (3) Reporting person is no longer the beneficial owner of 1,595 shares, held by Norman Tanzman Trust U/A 7/23/84 FBO Sanders Kleinfeld, as evidenced on prior ownership reports.
- (4) Reporting person is no longer the beneficial owner of 1,993 shares, held by Norman Tanzman Trust U/A 7/24/85 FBO Dru Sara Kleinfeld, as evidenced on prior ownership reports.
- (5) Stock options vest at a rate of 20% per year over a period ending on February 22, 2011.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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