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Form 4

February 24, 2006

FORM 4

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

SECURITIES

OMB Number:

3235-0287

Expires:

January 31, 2005

0.5

Estimated average

burden hours per

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

 $0^{(1)}$

I

subject to Section 16. Form 4 or Form 5 obligations

if no longer

Check this box

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 may continue.

30(h) of the Investment Company Act of 1940 See Instruction

1(b).

Common

Stock

(Print or Type Responses)

1. Name and Address of Reporting Person * CONNOR GEOFFREY M			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) 830 BERGEN AVENUE			3. Date of Earliest Transaction (Month/Day/Year) 02/22/2006			_X_ Director Officer (gives below)		6 Owner er (specify		
	(Street)			4. If Amendment, Date Original Filed(Month/Day/Year)			6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting			
JERSEY CITY, NJ 07306							Person			
(City)	(State)	(Zip)	Table	e I - Non-D	erivative S	ecurities Ac	quired, Disposed	of, or Beneficia	lly Owned	
1.Title of Security (Instr. 3)	any		on Date, if TransactionAcquired (A) of Code Disposed of (I/Day/Year) (Instr. 8) (Instr. 3, 4 and (A) or			(A) or of (D) 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 Indirect Beneficial Ownership (Instr. 4)	
Common Stock							85,683	D		
Common Stock							7,500	I	By IRA	
Common Stock							2,000	I	Cust. for Son 1	
Common Stock							3,000	I	Cust. for Son 2	

By Son 3

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

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SEC 1474 (9-02)

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

1. Tit Deriv Secui (Instr	ative rity	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transacti Code (Instr. 8)	5. Number one Derivative Securities Acquired (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)	
					Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stoc Opti		\$ 18.55	02/22/2006		A	2,000	02/22/2007	02/22/2016	Common Stock	2,000 (2)
Stoc Opti		\$ 18.57					07/17/2004	07/17/2013	Common Stock	160,000 (3)

Reporting Owners

Reporting Owner Name / Address	Relationships					
Transfer and the same and	Director	10% Owner	Officer	Other		
CONNOR GEOFFREY M 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).
- (1) Reporting person is no longer the beneficial owner of 1,000 shares evidenced on prior ownership reports, owned by a child who no longer resides in the reporting person's home.
- (2) Stock options vest at a rate of 20% per year over a period ending on February 22, 2011.
- (3) Stock options vest at a rate of 20% per year over a period ending on July 17, 2008.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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