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BLUM DON	IALD W											
Form 4												
February 05,												
FORM	14 UNITED	STATES					NGE (COMMISSION	OMB	PROVAL 3235-0287		
Check the	is box		Was	shington,	D.C. 20	549			Number:	January 31,		
if no longer subject to Section 16. Form 4 or			F CHAN	GES IN I SECUR		ICIA	LOW	NERSHIP OF	Expires: Estimated a burden hou response	ted average hours per		
Form 5 obligation may cont <i>See</i> Instru 1(b).	ns Section 17 inue. uction	(a) of the	Public Ut		ling Con	npan	y Act of	e Act of 1934, f 1935 or Section 40	n			
(Print or Type I	Responses)											
			Symbol	Name and			ng	5. Relationship of Reporting Person(s) to Issuer				
				SERVICES INC [PFS]					(Check all applicable)			
(Last) 830 BERGE	()			3. Date of Earliest Transaction (Month/Day/Year) 02/03/2010				Director 10% Owner X Officer (give title Other (specify below) below) EVP/CLO of The Provident Bank				
			4 If Ame	ndment, Da	te Origina	1		6. Individual or Joint/Group Filing(Check				
				ith/Day/Year	-	1		Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting				
(City)	(State)	(Zip)						Person				
	. ,	-					-	uired, Disposed of		-		
1.Title of Security (Instr. 3)	2. Transaction Dat (Month/Day/Year)) Executio any		3. Transactic Code (Instr. 8)	4. Securi on(A) or Di (Instr. 3,	ispose	d of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Indirect Beneficial		
a				Code V	Amount	(D)	Price	(Instr. 3 and 4)				
Common Stock	02/03/2010			F	663	D	\$ 10.34	35,141	D			
Common Stock	02/03/2010			А	2,635 (7)	D	\$0	37,776	D			
Common Stock								2,252	I	By 401(k)		
Common Stock								7,676	I	By ESOP		

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. Transactio Code (Instr. 8)	5. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	Expiration Dat (Month/Day/Y	ration Date U		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	
Stock Options	\$ 10.4					02/03/2010	02/03/2019	Common Stock	8,090 (1)	
Stock Options	\$ 12.54					01/29/2009	01/29/2018	Common Stock	6,100 (2)	
Stock Options	\$ 17.94					01/29/2008	01/29/2017	Common Stock	10,988 (3)	
Stock Options	\$ 18.87					09/21/2007	09/21/2016	Common Stock	10,000 (4)	
Stock Options	\$ 18.48					03/23/2007	03/23/2016	Common Stock	10,000 (5)	
Stock Options	\$ 18.57					07/17/2004	07/17/2013	Common Stock	80,000 (6)	

Reporting Owners

Reporting Owner Name / Address	Relationships						
	Director	10% Owner	Officer	Other			
BLUM DONALD W 830 BERGEN AVENUE JERSEY CITY, NJ 07306			EVP/CLO of The Provident Bank				
Signatures							
/s/ John F. Kuntz, pursuant to p	ower of						
attorney			02/05/2010				
**Signature of Reporting Pers	son		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) Stock options vest at a rate of 20% per year over a period ending February 3, 2014.
- (2) Stock options vest at a rate of 20% per year over a period ending January 29, 2013.
- (3) Stock options vest at a rate of 20% per year over a period ending January 29, 2012.
- (4) Stock options vest at a rate of 20% per year over a period ending on September 21, 2011.
- (5) Stock options vest at a rate of 20% per year over a period ending on March 23, 2011.
- (6) Stock options vest at a rate of 20% per year over a period ending on July 17, 2008.
- (7) Shares of restricted stock vest at a rate of 1/3 per year over a period ending February 3, 2013.

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.