FEKETE FRANK L

Form 4

February 24, 2006

FORM 4

Check this box

if no longer

subject to

Section 16.

Form 4 or

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

OMB Number:

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response...

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF **SECURITIES**

Form 5 obligations may continue. See Instruction

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

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * FEKETE FRANK L			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) (I	(M	3. Date of Earliest Transaction (Month/Day/Year) 02/22/2006				_X_ Director Officer (gi below)	ve title 0 below)	0% Owner ther (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			
JERSEY C	ITY, NJ 07306						Form filed by Person	More than One	Reporting	
(City)	(State)	(Zip)	Table	I - Non-D	erivative Securities	s Acqı	aired, Disposed	of, or Benefici	ally Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)		ate, if	3. Transaction Code (Instr. 8)	4. Securities on Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	S B C	. Amount of ecurities eneficially Dwned following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	

1.Title of	2. Transaction Date	2A. Deemed	3.	4. Securit	ies	5. Amount of	6. Ownership	7. Nature of
Security	(Month/Day/Year)	Execution Date, if	Transactio	ansactionAcquired (A) or		Securities	Form: Direct	Indirect
(Instr. 3)		any	Code	Disposed of (D)		Beneficially	(D) or	Beneficial
		(Month/Day/Year)	(Instr. 8)	(Instr. 3,	4 and 5)	Owned Following	Indirect (I) (Instr. 4)	Ownership (Instr. 4)
					(A)	Reported Transaction(s)		
			Code V	Amount	or (D) Price	(Instr. 3 and 4)		
Common Stock					, ,	59,242	D	
Common Stock						1,000	I	By Trust (1)
Common Stock						7,500	I	By Wife
Common Stock						2,000	I	By Wife as Cust. for Son
Common Stock						10,000	I	By Retirement

Account (2)

By Daughter

Common Stock 2,000 I

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. 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. 5. Number Transaction Derivative Code Securities (Instr. 8) Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercis Expiration Dat (Month/Day/Y	e	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	\$ 18.55	02/22/2006		A	2,000		02/22/2007	02/22/2016	Common Stock	2,000 (3)
Stock Options	\$ 18.57						07/17/2004	07/17/2013	Common Stock	160,000 (4)

Reporting Owners

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

Signatures

/s/ John F. Kuntz, pursuant to power of attorney

**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 wife as trustee of a trust for her grandmother.

Reporting Owners 2

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- (2) Shares held by a custodian for a retirement account f/b/o the reporting person.
- (3) Stock options vest at a rate of 20% per year over a period ending on February 22, 2011.
- (4) 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.