Westra Michael A Form 4 December 31, 2009

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Check this box if no longer subject to Section 16. Form 4 or Form 5

obligations

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

See Instruction 1(b).

may continue. 30(h) of the Investment Company Act of 1940

(Middle)

(Zip)

(Print or Type Responses)

(Last)

(City)

1. Name and Address of Reporting Person * Westra Michael A

(First)

630 GODWIN AVENUE

2. Issuer Name and Ticker or Trading

Symbol

STEWARDSHIP FINANCIAL

CORP [SSFN]

3. Date of Earliest Transaction

(Month/Day/Year) 05/01/2009

(Street) 4. If Amendment, Date Original

Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to

OMB

Number:

Expires:

response...

OMB APPROVAL

Estimated average

burden hours per

3235-0287

January 31,

2005

0.5

Issuer

(Check all applicable)

_X__ Director 10% Owner Other (specify Officer (give title

below)

6. Individual or Joint/Group Filing(Check

Applicable Line)

X Form filed by One Reporting Person Form filed by More than One Reporting

Person

MIDLAND PARK, NJ 07432-1405

(State)

(City)	(State)	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned								
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)			action	4. Securities Acquired n(A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following	6. Ownership Form: Direct (D) or Indirect (I)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price	Reported Transaction(s) (Instr. 3 and 4)	(Instr. 4)	
Common A	05/01/2009		J <u>(1)</u>	V	104.68	A	\$ 10.34	11,675.68	D	
Common A	08/03/2009		<u>J(1)</u>	V	112.77	A	\$ 9.84	11,788.45	D	
Common A	11/02/2009		<u>J(1)</u>	V	121.56	A	\$ 9.22	11,910.01	D	
Common A	11/16/2009		J(2)	V	589.89	A	\$0	12,499.9	D	

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

SEC 1474 (9-02)

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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. Transactic Code (Instr. 8)	5. onNumber of 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
2001 Stock Option Plan	\$ 12.07					05/08/2006	10/18/2010	Common A	3,102
2006 Stock Option Plan	\$ 11.11					05/15/2007(3)	06/30/2012	Common A	4,862

Reporting Owners

Relationships Reporting Owner Name / Address

Director 10% Owner Officer Other

Westra Michael A 630 GODWIN AVENUE

MIDLAND PARK, NJ 07432-1405

Signatures

/s/ Mary Beth Steiginga, Power of Attorney for Michael A. 12/31/2009 Westra

X

**Signature of Reporting Person

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).

Reporting Owners 2

Date

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- (1) Dividend Reinvestment Plan Purchase as a Result of Cash Dividend
- (2) 5% Stock Dividend
- (3) Beginning 5/15/07 20% vesting per year

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.