STEWARDSHIP FINANCIAL CO	ORP
Form 8-K	
July 20, 2012	

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549
FORM 8-K
CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934
Date of Report (Date of earliest event reported) July 19, 2012
Stewardship Financial Corporation
(Exact Name of Registrant as Specified in its Charter)
New Jersey 1-33377 22-3351447
(State or Other Jurisdiction of Incorporation) (Commission File Number) (IRS Employer Identification No.)

630 Godwin Avenue, Midland Park, NJ 07432 (Address of Principal Executive Offices) (Zip Code)

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Registrant's telephone number, including area code (201) 444-7100
(Former Name or Former Address, if Changed Since Last Report)
Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of
the registrant under any of the following provisions (See General Instruction A.2. below):
£ Written communications pursuant to Rule 425 under the Securities Act (17CFR230.425)
£ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17CFR 240.14a-12)
£ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17CFR 240.14d-2(b))
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£ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17CFR 240.13e-4(c))

Item 8.01. Other Events

On July 19, 2012, Stewardship Financial Corporation issued a press release announcing a \$0.04 per share cash dividend to common stockholders of record on August 1, 2012, payable August 15, 2012. A copy of the press release is attached hereto as Exhibit 99.1.

Item 9.01. Financial Statements and Exhibits

(d) The following exhibit is furnished pursuant to Item 8.01.

Exhibit No. Description

Exhibit 99.1 Press Release dated July 19, 2012

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Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: July 20, 2012 Stewardship Financial Corporation

/s/ Claire M. Chadwick Claire M. Chadwick Senior Vice President and Chief Financial Officer

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