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NOVIELLI Form 4	JACK						
August 23, 2						OMB A	PPROVAL
FORM	4 UNITED S		S SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549				3235-0287
Check th if no long subject to Section 1 Form 4 of Form 5 obligation may com <i>See</i> Instr 1(b).	ger o 16. or Filed purs tinue. Section 17(a	ENT OF CH suant to Sectio) of the Public 30(h) of the	Number: Expires: Estimated a burden hou response	rs per			
(Print or Type]	Responses)						
1. Name and A NOVIELLI	Address of Reporting F JACK	Symb PRO	suer Name and Ticker o ol VIDENT FINANCI VICES INC [PFS]	-	5. Relationship of Issuer (Checl	Reporting Pers	
(Last) 830 BERGH	(First) (M	liddle) 3. Dat (Mont	e of Earliest Transactior h/Day/Year) 2/2005	1	Director X Officer (give below) FVP and		Owner er (specify ank
JERSEY CI	(Street) ITY, NJ 07306		Amendment, Date Origin Month/Day/Year)	al	6. Individual or Jo Applicable Line) _X_ Form filed by C Form filed by M Person	one Reporting Pe	rson
(City)	(State) (Zip) T	able I - Non-Derivative	e Securities Acc	uired, Disposed of	, or Beneficial	ly Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)		if Transaction(A) or I Code (Instr. 3	(A) or	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Indirect Beneficial
Common Stock	08/22/2005		F 335	D \$ 18.02	6,132	D	
Common Stock					401	I	By Wife as Cust. for Son 1
Common Stock					602	I	By Wife as Cust. for Son 2
Common Stock					7,075	Ι	By ESIP
					1,924	Ι	

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				-gen i nigi i i								
Common Stock										By (1)	ESOP	
Common Stock							130	Ι			Cust. Son 1	
Reminder: R	eport on a sep		I - Deriva	ss of securities ben	Persor inform require display numbe	ns who re nation con ed to resp ys a curre er. posed of, or	spond to the itained in thi bond unless ently valid Of r Beneficially	is form are the form MB control	not	SEC 14 (9-0		
1. Title of Derivative2.3. Transact (Month/Da or Exercise (Instr. 3)1. Title of Security0.0. Transact Or Exercise Derivative Security		(<i>e.g.</i> , puts, calls, warran tion Date 3A. Deemed ty/Year) Execution Date, if any (Month/Day/Year)		4. f Transactio Code	5. ofNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3,	6. Date Exercisable and Expiration Date (Month/Day/Year)		Amount ofDerivatUnderlyingSecurity		8. Price of Derivative Security (Instr. 5)		
					Code V	4, and 5) (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		
Reporting Owners												
Reporting Owner Name / Address Relationships												
NOVIELLI JACK		Director	r 10% Owner	Officer			Other					

NOVIELLI JACK 830 BERGEN AVENUE JERSEY CITY, NJ 07306

FVP and CIO of The Bank

Signatures

John J. Gorman, pursuant to power of	
attorney	

**Signature of Reporting Person

Date

08/23/2005

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) Reflects transaction not required to be reported pursuant to Section 16 of the Securities Exchange Act of 1934, as amended.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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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.