

PROVIDENT FINANCIAL SERVICES INC  
Form 425  
October 16, 2006

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**SECURITIES AND EXCHANGE COMMISSION**

WASHINGTON, D.C. 20549

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**FORM 8-K**

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**CURRENT REPORT**

Pursuant to Section 13 or 15(d) of  
The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): October 15, 2006

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**PROVIDENT FINANCIAL SERVICES, INC.**

(Exact name of registrant as specified in its charter)

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**Delaware**  
(State or other jurisdiction  
of incorporation)

**1-31566**  
(Commission File No.)

**42-1547151**  
(IRS Employer  
Identification No.)

**830 Bergen Avenue, Jersey City, New Jersey**  
(Address of principal executive offices)

**07306-4599**  
(Zip Code)

Registrant's telephone number, including area code: (201) 333-1000

**Not Applicable**

(Former name or former address, if changed since last report)

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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):

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- x Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  
  - .. Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  
  - .. Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  
  - .. Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Item 1.01 Entry into a Material Definitive Agreement**

On October 15, 2006, Provident Financial Services, Inc. entered into an Agreement and Plan of Merger with First Morris Bank & Trust. The Merger Agreement is attached as Exhibit 10.1. A press release announcing this transaction is attached as Exhibit 99.1 and an investor presentation is attached as Exhibit 99.2.

**Item 9.01 Financial Statements and Exhibits**

(a) Financial Statements of businesses acquired: Not Applicable.

(b) Pro forma financial information: Not Applicable.

(c) Shell company transactions: Not Applicable

(d) Exhibits:

The following Exhibits are attached as part of this report:

10.1 Merger Agreement dated October 15, 2006

99.1 Press Release dated October 16, 2006

99.2 Investor Presentation dated October 16, 2006

**SIGNATURES**

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.

**PROVIDENT FINANCIAL SERVICES, INC.**

DATE: October 16, 2006

By: /s/ Paul M. Pantozzi  
Paul M. Pantozzi  
Chairman and Chief Executive Officer