

TURNER ROBERT J
Form 4
December 31, 2009

FORM 4

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

OMB APPROVAL

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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 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *
TURNER ROBERT J

2. Issuer Name and Ticker or Trading Symbol
STEWARDSHIP FINANCIAL CORP [SSFN]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Date of Earliest Transaction (Month/Day/Year)
08/03/2009

Director 10% Owner
 Officer (give title below) Other (specify below)

630 GODWIN AVENUE

(Street)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)
 Form filed by One Reporting Person
 Form filed by More than One Reporting Person

MIDLAND PARK, NJ 07432-1405

(City) (State) (Zip)

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired or Disposed of (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code	V	Amount				(A) or (D)
Common A	08/03/2009		J(1)	V	1,455.48	A	\$ 9.84	152,268.77	D	
Common A	11/02/2009		J(1)	V	1,568.96	A	\$ 9.22	153,837.73	D	
Common A	11/16/2009		J(2)	V	7,613.44	A	\$ 0	161,451.17	D	
Common A	08/03/2009		J(1)	V	38.54	A	\$ 9.84	4,036.15	I	By Spouse
Common A	11/02/2009		J(1)	V	41.55	A	\$ 9.22	4,077.7	I	By Spouse

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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

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