TURNER ROBERT J

Form 4

December 31, 2009

FORM 4

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

OMB 3235

OMB APPROVAL

, D.C. 20549 Number: Expires:

3235-0287 January 31,

2005

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Estimated average burden hours per

Person

burden hours per response... 0.5

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

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

Check this box

Form 5
obligations
may continue.

See Instruction

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,
of the Public Utility Holding Company Act of 1935 or Section
30(h) of the Investment Company Act of 1940

1(b).

(City)

(Print or Type Responses)

TURNER RC	*	ing Person _	Issuer Name and Ticker or Trading Symbol	5. Relationship of Reporting Person(s) to Issuer			
			STEWARDSHIP FINANCIAL CORP [SSFN]	(Check all applicable)			
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year)	X Director 10% Owner Officer (give title Other (specify			
630 GODWIN AVENUE			08/03/2009	below) below)			
(Street)			4. If Amendment, Date Original	6. Individual or Joint/Group Filing(Check			
			Filed(Month/Day/Year)	Applicable Line)			

MIDLAND PARK, NJ 07432-1405

(State)

(Zip)

(City)	(State)	Table Table	e I - No	n-D	erivative Sec	curitie	s Acqui	red, Disposed of,	or Beneficiall	y Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	3. 4. Securities Acquired Transaction(A) or Disposed of (D) Code (Instr. 3, 4 and 5) (Instr. 8)					Beneficially Form Owned (D) o	Ownership Form: Direct (D) or Indirect (I)	Pirect Beneficial Ownership	
			Code	v	Amount	(A) or (D)	Price	Reported Transaction(s) (Instr. 3 and 4)	(Instr. 4)	
Common A	08/03/2009		J <u>(1)</u>	V	1,455.48	A	\$ 9.84	152,268.77	D	
Common A	11/02/2009		J <u>(1)</u>	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 <u>(1)</u>	V	38.54	A	\$ 9.84	4,036.15	I	By Spouse
Common A	11/02/2009		J <u>(1)</u>	V	41.55	A	\$ 9.22	4,077.7	I	By Spouse

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Common A 11/16/2009 $I_{A}^{(2)} = I_{A}^{(2)} = I_{A}^{($

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)

(In

A

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. Transaction Code (Instr. 8)	5. 6. Date Exercisable Number of Expiration Date of (Month/Day/Year Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)			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
2006 Stock	\$ 11.11					05/15/2007(3)	06/30/2012	Common	6,077

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

TURNER ROBERT J
630 GODWIN AVENUE
X
MIDLAND PARK, NJ 07432-1405

Signatures

Option

Plan

/s/ Mary Beth Steiginga, Power of Attorney for Robert J.
Turner 12/31/2009

**Signature of Reporting Person Date

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

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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.