TURNER ROBERT J

Form 4

January 10, 2011

FORM 4

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB Number:

3235-0287

Expires:

January 31, 2005

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OMB APPROVAL

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

may continue.

See Instruction

Check this box

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

1(b).

(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

(Middle) (Last) (First) 3. Date of Earliest Transaction

(Month/Day/Year)

_X__ Director 10% Owner Officer (give title _ Other (specify

(Check all applicable)

02/01/2010

630 GODWIN AVENUE (Street)

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

6. Individual or Joint/Group Filing(Check Applicable Line)

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

Person

below)

MIDLAND PARK, NJ 07432-1405

(City)	(State)	(Zip) Tab	le I - No	on-I	Derivative Se	curitie	es Acqui	ired, Disposed of	, or Beneficiall	y Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transa Code (Instr.		4. Securities Acquired n(A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following	6. Ownership Form: Direct (D) or Indirect (I)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Communication			Code	v	Amount	(A) or (D)	Price	Reported Transaction(s) (Instr. 3 and 4)	(Instr. 4)	
Common A	02/01/2010		<u>J(1)</u>	V	1,655.02	A	\$ 8.78	163,106.19	D	
Common A	05/03/2010		J (1)	V	1,691.35	A	\$ 8.68	164,797.54	D	
Common A	08/02/2010		J (1)	V	953.64	A	\$ 8.64	165,751.18	D	
Common A	11/01/2010		J (1)	V	1,159.23	A	\$ 7.15	166,910.41	D	
Common A	02/01/2010		J (1)	V	43.82	A	\$ 8.78	4,323.12	I	By Spouse

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Common A	05/03/2010	J <u>(1)</u>	V	44.79	A	\$ 8.68	4,367.91	I	By Spouse
Common A	08/02/2010	J <u>(1)</u>	V	25.25	A	\$ 8.64	4,393.16	I	By Spouse
Common A	11/01/2010	J (1)	V	30.7	A	\$ 7.15	4,423.86	I	By Spouse

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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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. onNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)			7. Title and A Underlying S (Instr. 3 and	Securities
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
2006 Stock Option	\$ 11.11					05/15/2007(2)	06/30/2012	Common A	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

Plan

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

**Signature of Reporting Person Date

Reporting Owners 2

01/10/2011

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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) Dividend Reinvestment Plan purchase as a result of cash dividend
- (2) 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.