

# SECURITIES AND EXCHANGE COMMISSION

## FORM 4

Statement of changes in beneficial ownership of securities

Filing Date: **2013-01-11** | Period of Report: **2012-08-15**  
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### REPORTING OWNER

**HOLLAND JULIE E**

CIK: **1220121**

Type: **4** | Act: **34** | File No.: **001-33377** | Film No.: **13525201**

Mailing Address  
*21 BREAKNECK RD  
OAKLAND NJ 07436*

### ISSUER

**STEWARDSHIP FINANCIAL CORP**

CIK: **1023860** | IRS No.: **223351447** | State of Incorporation: **NJ** | Fiscal Year End: **1231**  
SIC: **6022** State commercial banks

Mailing Address  
*630 GODWIN AVE  
MIDLAND PARK NJ 07432*

Business Address  
*630 GODWIN AVE  
MIDLAND PARK NJ 07432  
2014447100*

# FORM 4

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

### OMB APPROVAL

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### STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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. Name and Address of Reporting Person <b>HOLLAND JULIE E</b>			2. Issuer Name and Ticker or Trading Symbol <b>STEWARDSHIP FINANCIAL CORP</b> [SSFN]			5. Relationship of Reporting Person(s) to Issuer (Check all applicable) ____ Director <input checked="" type="checkbox"/> Officer (give title below) ____ 10% Owner ____ Other (specify below) <b>Senior Vice President</b>		
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) <b>08/15/2012</b>			6. Individual or Joint/Group Filing (Check applicable line) <input checked="" type="checkbox"/> Form Filed by One Reporting Person ____ Form Filed by More than One Reporting Person		
<b>630 GODWIN AVE</b>			4. If Amendment, Date Original Filed(Month/Day/Year)					
(Street) <b>MIDLAND PARK, NJ 07432</b>								
(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 (A) or Disposed of (D) (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) Price			
Common A	08/15/2012		J <sup>(1)</sup>	V	223.78	A \$4.16	23,484.73	D	
Common A	11/15/2012		J <sup>(1)</sup>	V	113.42	A \$4.14	23,598.15	D	
Common A	01/11/2013		J <sup>(2)</sup>		103.17	A \$3.78	23,701.32	D	

**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. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V		Date Exercisable	Expiration Date					
1995 Stock	\$11.19						12/15/2005	07/15/2013	Common 938		938	D	

Option Plan														
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**Explanation of Responses:**

1. Dividend Reinvestment Plan purchase as a result of cash dividend
2. Employee Stock Plan Purchase

**Signatures**

[/s/ Diane Kerner, Power of Attorney for Julie E. Holland](#)

\*\* Signature of Reporting Person

[01/11/2013](#)

Date

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

\* 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).

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

**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 Number.**