

PROVIDENT FINANCIAL HOLDINGS INC  
Form 8-K  
January 03, 2007

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

FORM 8-K

CURRENT REPORT

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

Date of Report (Date of earliest event reported): **January 3, 2007**

PROVIDENT FINANCIAL HOLDINGS, INC.

(Exact name of registrant as specified in its charter)

Delaware (State or other jurisdiction of incorporation)	000-28304 (Commission File Number)	33-0704889 (I.R.S. Employer Identification No.)
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3756 Central Avenue, Riverside, California (Address of principal executive offices)	92506 (Zip Code)
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Registrant's telephone number, including area code: **(951) 686-6060**

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.

- 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))
- <PAGE>

Item 8.01 Other Events

Provident Savings Bank, FSB, the wholly-owned subsidiary of Provident Financial Holdings, Inc., announced the opening of its newest Retail Banking Center located at 3312 La Sierra Avenue, Suite 105 in Riverside, California. The

news release announcing the opening is attached as Exhibit 99.1 and incorporated by reference herein.

Item 9.01 Financial Statements and Exhibits

(c) Exhibits

99.1 News Release on the opening of the La Sierra Retail Banking Center dated January 3, 2007.

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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.

Date: January 3, 2007

PROVIDENT FINANCIAL HOLDINGS, INC.

/s/ Donavon P. Ternes

Donavon P. Ternes

Chief Financial Officer

(Principal Financial and Accounting Officer)

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EXHIBIT 99.1

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3756 Central Avenue  
Riverside, CA 92506  
(951) 686-6060

## NEWS RELEASE

Provident Bank Announces  
Opening of Retail Banking Center in La Sierra

Riverside, CA - January 3, 2007

- Provident Savings Bank, FSB ("Bank"), a subsidiary of Provident Financial Holdings, Inc. ("Company"), (NASDAQ



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