

PROVIDENT FINANCIAL HOLDINGS INC  
Form 8-K  
November 22, 2002

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): November 22, 2002

**PROVIDENT FINANCIAL HOLDINGS, INC.**  
(Exact name of registrant as specified in its charter)

Delaware

\_\_\_\_\_  
(State or other jurisdiction  
of incorporation)

000-28304

\_\_\_\_\_  
(File Number)

33-0704889

\_\_\_\_\_  
(I.R.S. Employer  
Identification No.)

3756 Central Avenue, Riverside, California

\_\_\_\_\_  
(Address of principal executive offices)

92506

\_\_\_\_\_  
(Zip Code)

Registrant's telephone number, including area code: (909) 686-6060

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(Former name or former address, if changed since last report)

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**Item 5. OTHER EVENTS.**

On November 22, 2002, Provident Financial Holdings, Inc. announced that the annual meeting of shareholders of the Corporation will be held at the Riverside Art Museum located at 3425 Mission Inn Avenue, Riverside, California on Tuesday, January 28, 2003 at 3:00 p.m. local time. The purpose of the meeting is to elect directors, ratify the appointment of independent auditors for the current fiscal year and to consider and act upon such other matters as may properly come before the meeting.

**Item 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS.**

(c) Exhibits

99 The Corporation's press release dated November 22, 2002.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: November 22, 2002 Provident Financial Holdings, Inc.

/s/Craig G. Blunden

\_\_\_\_\_  
Craig G. Blunden  
Chairman, President and Chief Executive Officer

(Principal Executive Officer)

/s/ Donavon P. Ternes

\_\_\_\_\_  
Donavon P. Ternes  
Chief Financial Officer  
(Principal Financial and Accounting Officer)

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**Exhibit 99**

**Press Release Dated November 22, 2002**

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**PROVIDENT**  
Provident Financial Holdings, Inc.

**PROV**  
NASDAQ  
LISTED

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3756 Central Ave.  
Riverside, CA 92506  
(909) 686-6060

**NEWS RELEASE**

**PROVIDENT FINANCIAL HOLDINGS, INC.  
ANNOUNCES THE ANNUAL MEETING OF SHAREHOLDERS**

Riverside, California, November 22, 2002 -- Provident Financial Holdings, Inc. (NASDAQ/PROV) today announced that the annual meeting of shareholders of the Corporation will be held at the Riverside Art Museum located at 3425 Mission Inn Avenue, Riverside, California on Tuesday, January 28, 2003 at 3:00 p.m. local time.

The purpose of the meeting is to elect directors, ratify the appointment of independent auditors for the current fiscal year and to consider and act upon such other matters as may properly come before the meeting.

Contacts:            Craig G. Blunden, Chairman, President & CEO  
                          Donavon P. Ternes, Senior Vice President & CFO

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