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## Section 1: 8-K (8-K)

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### UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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## FORM 8-K

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CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(D) OF THE  
SECURITIES EXCHANGE ACT OF 1934

DATE OF REPORT (DATE OF EARLIEST EVENT REPORTED): JULY 18, 2019

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## Stewardship Financial Corporation

(Exact Name of Registrant as Specified in Charter)

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New Jersey  
(State or other jurisdiction of  
incorporation)

1-33377  
(Commission File Number)

22-3351447  
(I.R.S. Employer Identification No.)

630 Godwin Avenue  
Midland Park, NJ  
(Address of principal executive offices)

07432  
(Zip Code)

Registrant's telephone number, including area code: (201) 444-7100

Not Applicable  
(Former name or former address, if changed since last report)

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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))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. [ ]

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, no par value	SSFN	The Nasdaq Stock Market LLC

**Item 8.01. Other Events**

On July 18, 2019, Stewardship Financial Corporation issued a press release announcing a \$0.03 per share cash dividend to common stockholders of record on August 1, 2019, payable August 15, 2019. A copy of the press release is attached hereto as Exhibit 99.1.

**Item 9.01. Financial Statements and Exhibits**

(d) The following exhibits are furnished pursuant to Item 8.01.

Exhibit No.	Description
<a href="#">Exhibit 99.1</a>	Press Release dated July 18, 2019

## 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.

STEWARDSHIP FINANCIAL CORPORATION

Date: July 19, 2019

By: /s/ Claire M. Chadwick

Name: Claire M. Chadwick

Title: Executive Vice President and Chief Financial Officer

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## Section 2: EX-99.1 (EXHIBIT 99.1)

Exhibit 99.1



For Immediate Release

Contact: Mary Beth Steinginga  
630 Godwin Avenue  
Midland Park, NJ 07432  
201.444.7100

### STEWARDSHIP FINANCIAL CORPORATION DECLARES CASH DIVIDEND

**Midland Park, NJ - July 18, 2019** - The Board of Directors of Stewardship Financial Corporation (NASDAQ: SSFN), parent company of Atlantic Stewardship Bank, has declared a \$0.03 per share cash dividend. Common stockholders of record as of August 1, 2019, will be paid the dividend on August 15, 2019. This dividend represents the eighty seventh consecutive quarterly dividend since 1998. The dividend amount per share remains unchanged as compared to the prior quarterly cash dividend. This dividend should not be used as an indicator of future dividends to common stockholders.

Stewardship Financial Corporation's subsidiary, Atlantic Stewardship Bank (ASB) is a full-service community bank serving both individuals and businesses. ASB is known for tithing, or sharing, 10% of its taxable income with nonprofit, educational, charitable and/or evangelical religious organizations. To date, ASB's total tithing donations total over \$11.2 million. ASB maintains 12 banking locations in Hawthorne, Midland Park, Montville, Morristown, North Haledon, Pequannock, Ridgewood, Waldwick, Westwood, Wyckoff and two offices in Wayne. ASB invites you to visit their website at [www.asbnow.bank](http://www.asbnow.bank) for additional information and to learn more.

*The information disclosed in this document contains certain "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995, which forward-looking statements may be identified by the use of such words as "expect", "believe", "anticipate", "should", "plan", "estimate", and "potential." Examples of forward-looking statements include, but are not limited to, estimates with respect to the financial condition, results of operations and business of the Corporation that are subject to various factors which could cause actual results to differ materially from these estimates. These factors include: changes in general, economic and market conditions, legislative and regulatory conditions, or*

*the development of an interest rate environment that adversely affects the Corporation's interest rate spread or other income anticipated from operations and investments.*

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