

PROVIDENT FINANCIAL HOLDINGS INC
Form 8-K
March 10, 2008

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): **March 10, 2008**

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.) |
| 3756 Central Avenue, Riverside, California (Address of principal executive offices) | | 92506 (Zip Code) |
| 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 7.01 Regulation FD Disclosure.

On March 10, 2008, Provident Financial Holdings, Inc. ("Corporation"), the holding company for Provident Savings Bank, F.S.B., announced that its Executive Vice President, Mr. Donavon P. Ternes, will be making a presentation at the Sandler O'Neill 2008 West Coast Financial Services Conference. The presentation is scheduled for Tuesday, March 11, 2008 at 2:30 p.m. (Pacific Time). The presentation materials are available on the Corporation's website, www.myprovident.com, in the Investor Relations section under Presentations and are attached hereto as Exhibit 99.1. The webcast link to hear the presentation, either live or as a rebroadcast, is also available in the Investor Relations section by clicking on the 2008 West Coast Financial Services Conference Webcast link.

Item 9.01 Financial Statements and Exhibits.

(c) Exhibits

99.1 2008 West Coast Financial Services Conference Presentation

<PAGE>

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: March 10, 2008

PROVIDENT FINANCIAL HOLDINGS, INC.

/s/ Donavon P. Ternes
Donavon P. Ternes
Chief Operating Officer and Chief Financial Officer
(Principal Financial and Accounting Officer)

<PAGE>

EXHIBIT 99.1

<PAGE>

<PAGE>

<PAGE>

<PAGE>

<PAGE>

<PAGE>

<PAGE>

<PAGE>

<PAGE>

<PAGE>

<PAGE>
