

PROVIDENT FINANCIAL HOLDINGS INC  
Form 8-K  
March 01, 2010

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 1, 2010

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))
-

Item 7.01 Regulation FD Disclosure.

On March 1, 2010, Provident Financial Holdings, Inc. ("Corporation"), the holding company for Provident Savings Bank, F.S.B., announced that its Chief Executive Officer, Mr. Craig B. Blunden, will be making a presentation at the Sandler O'Neill and Partners 2010 West Coast Financial Services Conference. The presentation is scheduled for Tuesday, March 2, 2010 at 9:25 a.m. (Pacific Time). The presentation materials are available on the Corporation's website, [www.myprovident.com](http://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 2010 West Coast Financial Services Conference Webcast link.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

2010 West Coast Financial Services Conference Presentation.  
99.1

---

## 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 1, 2010

PROVIDENT FINANCIAL HOLDINGS, INC.

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