KUNTZ JOHN F Form 4 March 25, 2010

FORM 4

OMB APPROVAL

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

OMB Number: 3235-0287

Check this box if no longer subject to Section 16. Form 4 or January 31,
NCES IN DENIETICIAL OWNEDSHIP OF

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

may continue.

See Instruction

30(h) of the Investment Company Act of 1940

1(b).

Form 5

obligations

(Print or Type Responses)

1. Name and KUNTZ JO	Person * 2. Issue Symbol	2. Issuer Name and Ticker or Trading Symbol			5. Relationship of Reporting Person(s) to Issuer			
			DENT FI	NANCIAL [PFS]	(Chec	ck all applicable	()	
(Last)	(First) (N		3. Date of Earliest Transaction (Month/Day/Year)			e title 0the		
830 BERGEN AVENUE 03/23			010		below) EVP, Gen	below) . Counsel & Sec	eretary	
	(Street) 4. If Amendment, Date Original			6. Individual or Joint/Group Filing(Check				
	Filed(Mo	Filed(Month/Day/Year)			Applicable Line) _X_ Form filed by One Reporting Person			
JERSEY C					Form filed by More than One Reporting Person			
(City)	(State)	(Zip) Tab	le I - Non-I	Derivative Securities Acq	uired, Disposed o	f, or Beneficial	ly Owned	
1.Title of	2. Transaction Date	2A. Deemed	3.	4. Securities Acquired	5. Amount of	6. Ownership	7. Nature of	
Security	(Month/Day/Year)	Execution Date, if	Transacti	on(A) or Disposed of (D)	Securities	Form: Direct	Indirect	
(Instr. 3)		any	Code	(Instr. 3, 4 and 5)	Beneficially	(D) or	Beneficial	
		(Month/Day/Year)	(Instr. 8)		Owned	Indirect (I)	Ownership	

Security	(Month Day/ Tear)	Execution Date, ii	Transactio	$\Pi(A)$ of D	ispose	u or (D)	Securities	Polin. Direct	munect
(Instr. 3)		any	Code	(Instr. 3,	4 and	5)	Beneficially	(D) or	Beneficial
		(Month/Day/Year)	(Instr. 8)				Owned	Indirect (I)	Ownership
							Following	(Instr. 4)	(Instr. 4)
					()		Reported		
					(A)		Transaction(s)		
			C = V		or	ъ.	(Instr. 3 and 4)		
_			Code V	Amount	(D)	Price			
Common	03/23/2010		F	502	D	\$	37,215	D	
Stock	03/23/2010		-	302	ט	11.79	37,213	D	
Common							500	T	By Wife's
Stock							300	1	IRA
Common							7,458	T	By ESOP
Stock							7,430	1	by ESOF

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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number.

8. Pri Deriv Secur (Instr

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactic Code (Instr. 8)	5. onNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		e	7. Title and A Underlying S (Instr. 3 and	Securities 1
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Options	\$ 10.4					02/03/2010	02/03/2019	Common Stock	7,780 (1)
Stock Options	\$ 12.54					01/29/2009	01/29/2018	Common Stock	5,640 (2)
Stock Options	\$ 17.94					01/29/2008	01/29/2017	Common Stock	10,698 (3)
Stock Options	\$ 18.87					09/21/2007	09/21/2016	Common Stock	10,000 (4)
Stock Options	\$ 18.48					03/23/2007	03/23/2016	Common Stock	10,000 (5)
Stock Options	\$ 18.57					07/17/2004	07/17/2013	Common Stock	80,000

Reporting Owners

	Relationships
Reporting Owner Name / Address	*

Director 10% Owner Officer Other

KUNTZ JOHN F 830 BERGEN AVENUE JERSEY CITY, NJ 07306

EVP, Gen. Counsel & Secretary

Signatures

/s/ John F. 03/25/2010 Kuntz

**Signature of Date
Reporting Person

Reporting Owners 2

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Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Stock options vest at a rate of 20% per year over a period ending February 3, 2014.
- (2) Stock options vest at a rate of 20% per year over a period ending January 29, 2013.
- (3) Stock options vest at a rate of 20% per year over a period ending January 29, 2012.
- (4) Stock options vest at a rate of 20% per year over a period ending September 21, 2011.
- (5) Stock options vest at a rate of 20% per year over a period ending March 23, 2011.
- (6) Stock options vest at a rate of 20% per year over a period ending July 17, 2008.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.