FEDERAL TRUST CORP Form 8-K July 26, 2004

> Florida (State or other jurisdiction

> > Of incorporation)

SECURITIES

	Washington, D.C. 20549	
	FORM 8-K	
	CURRENT REPORT	
	UANT TO SECTION 13 OR 15(d) O CURITIES EXCHANGE ACT OF 1	
	port (date of earliest event reported): July 23,	
FEDERAL	L TRUST CORPOR	ATION
(Exa	act name of registrant as specified in its charter)	
a urisdiction	000-23449 Commission File Number	59-2935028 (I.R.S. Employer
ation)		Identification No.)
	312 West First Street	

Sanford, Florida 32771

(address of principal executive offices)

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Registrant s telephone number: (407) 323-1833

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ITEM 5. Other Events and Regulation FD Disclosure	ITEN	45	5. (Other	Events	and	Regulation	FD	Disclosure
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On July 23, 2004, Federal Trust Corporation issued a press release announcing a \$.02 per share quarterly cash dividend on its common stock. The dividend will be paid to stockholders of record on August 3, 2004, and will be distributed on August 18, 2004.

ITEM 7. Item 7. Financial Statements and Exhibits.

(c) Exhibits.

The following exhibit is being furnished with this Report:

99.1 Press Release (solely furnished and not filed for purposes of Item 12).

Date: July 23, 2004

Federal Trust Corporation (Registrant)

By: /s/ Gregory E. Smith

Gregory E. Smith Chief Financial Officer (407) 323-1833