

CENTRAL FEDERAL CORP

Form 8-K

April 22, 2005

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**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): April 22, 2005

**CENTRAL FEDERAL CORPORATION**

(Exact Name of Registrant as Specified in its Charter)

Delaware

(State or Other Jurisdiction of  
Incorporation)

0-25045

(Commission  
File Number)

34-1877137

(IRS Employer  
Identification Number)

2923 Smith Road, Fairlawn, Ohio

(Address of Principal Executive  
Offices)

44333

(Zip Code)

(330) 666-7979

(Registrant's Telephone Number)

Not Applicable

(Former Name or Former Address, if Changed Since Last Report)

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))
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**Item 2.02 Results of Operations and Financial Condition**

On April 22, 2005, the registrant issued a press release announcing a loss for the first quarter of 2005. A copy of the press release is included as Exhibit 99 to this report.

**Item 9.01 Financial Statements, Pro Forma Financial Information and Exhibits**

(c) Exhibits

- 99 Press release issued on April 22, 2005 announcing a loss for the registrant's fiscal quarter ended March 31, 2005.
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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.

Central Federal Corporation

Date: April 22, 2005

By: /s/ Therese Ann Liutkus  
Therese Ann Liutkus, CPA  
Treasurer and Chief Financial Officer