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CHARTER FINANCIAL CORP/GA
Form 8-K
February 21, 2002

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

February 20, 2002

(Date of earliest event reported)

Charter Financial Corporation

(Exact name of registrant as specified in its charter)

United States

000-33071

58-2659667

(State or other jurisdiction (Commission File Number) (IRS Employer
of incorporation) Identification No.)

600 Third Avenue, West Point, Georgia

31833

(Address of principal executive offices) (Zip Code)

(706) 645-1391

(Registrant's telephone number, including area code)

N/A

(Former name or former address, if changed since last report)

Item 5. Other Events

On February 20, 2002, Charter Financial Corporation issued a press release announcing that it had made an offer to acquire all of the currently outstanding shares of FLAG Financial Corporation (Nasdaq: FLAG) on February 13, 2002. The press release is attached hereto as Exhibit 99.1, which is incorporated herein by reference.

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits

- (a) Not applicable
- (b) Not applicable
- (c) Exhibits

99.1 Press release dated February 20, 2002.

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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.

CHARTER FINANCIAL CORPORATION

Date: February 21, 2002

By: /s/ Robert L. Johnson

Robert L. Johnson

President and Chief Executive Officer