

CHARTER FINANCIAL CORP/GA  
Form 8-K  
January 29, 2004

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

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**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): January 29, 2004**

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**CHARTER FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

<b>United States</b> (State or other jurisdiction of incorporation)	<b>000-33071</b> (Commission File Number)	<b>58-2659667</b> (IRS Employer Identification No.)
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**600 Third Avenue, West Point, Georgia 31833**

(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (706) 645-1391

**Not Applicable**

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

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**Item 1-6. Not applicable.**

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

(c) The following exhibits are filed with this Report:

<u>Exhibit No.</u>	<u>Description</u>
99.1	Press release issued by Charter Financial Corporation (the Company ) on January 29, 2004, furnished in accordance with Item 12 of this Current Report on Form 8-K.

**Item 8-11. Not applicable.**

**Item 12. Results of Operations and Financial Condition**

On January 29, 2004, the Company announced its first quarter earnings for the 2004 fiscal year. A copy of the press release dated January 29, 2004, describing first quarter earnings is attached as Exhibit 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.

**CHARTER FINANCIAL CORPORATION**

By: /s/ ROBERT L. JOHNSON

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Name: Robert L. Johnson

Title: President and Chief Executive Officer

Date: January 29, 2004

**EXHIBIT INDEX**

<u>Exhibit No.</u>	<u>Description</u>
99.1	Press Release dated January 29, 2004.