

Edgar Filing: CHARTER FINANCIAL CORP/GA - Form 8-K

CHARTER FINANCIAL CORP/GA
Form 8-K
July 27, 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): July 27, 2005

CHARTER FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

United States	000-33071	58-2659667
----- (State or other jurisdiction of incorporation)	----- (Commission File Number)	----- (IRS Employer Identification No.)

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.)

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 (see General Instruction A.2. below):

- 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 July 27, 2005, Charter Financial Corporation (the "Company") announced its third quarter earnings for the 2005 fiscal year. A copy of the press release dated July 27, 2005, describing third quarter earnings is attached as Exhibit 99.1.

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ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS

(c) The following exhibit is furnished with this Report:

Exhibit No.	Description
99.1	Press release issued by Charter Financial Corporation (the "Company") on July 27, 2005 furnished in accordance with Item 12 of this Current Report on Form 8-K.

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.

Dated: July 27, 2005 CHARTER FINANCIAL CORPORATION

By: \s\Robert L. Johnson
Name: Robert L. Johnson
Title: President and Chief Executive Officer

EXHIBIT INDEX

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