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CHARTER FINANCIAL CORP/GA Form 8-K May 01, 2012

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, DC 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 30, 2012

CHARTER FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

jurisdiction of incorporation or organization) File Number) Identification No.) 1233 O. G. Skinner Drive, West Point, Georgia (Address of principal (Zin Code)	United States	001-34889	58-2659667
Organization) 1233 O. G. Skinner Drive, West Point, Georgia (Address of principal executive offices) 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: [] Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)	(State or other jurisdiction of	(Commission	(IRS Employer
Drive, West Point, Georgia (Address of principal executive offices) 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: [] Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)	incorporation or organization)	File Number)	Identification No.)
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[] Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)	[] Written communic	cations pursuant to Rule	e 425 under the Securities Act (17 CFR 230.425)
	[] Soliciting material	pursuant to Rule 14a-1	2 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-commencemen	nt communications purs	suant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
[] Pro common communications pursuant to Pula 13a 4(a) under the Evahance Act (17 CEP 240 13a 4(a))	[] Pre-commencemen	nt communications purs	suant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
1. I. Dra commandament communications nursuant to Dula 12a $A(a)$ under the Evolution A at $(17 \text{ CED } 240)$ 12a $A(a)$	[] Pre-commencement	nt communications purs	suant 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 30, 2012, Charter Financial Corporation, a federal corporation and the holding company for CharterBank, issued an Earnings Release announcing its financial results for the second quarter ended March 31, 2012. The text of the press release is included as Exhibit 99.1 to this report. The information included in the press release text is considered to be "furnished" under the Securities Exchange Act of 1934.

Item 9.01	Financial Statements and Exhibits	

(d) Exhibits.

99.1 Earnings Release dated April 30, 2012.

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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 (Registrant)

Date: May 1, 2012 By: /s/ Curtis R. Kollar

Curtis R. Kollar

Senior Vice President and Chief

Financial Officer