

CENTRAL FEDERAL CORP  
Form 8-K  
May 15, 2012

**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): May 15, 2012

**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)

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2923 Smith Road, Fairlawn, Ohio  
(Address of Principal Executive Offices)

(330) 666-7979

44333  
(Zip Code)

(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))

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

On May 15, 2012, the registrant issued a press release announcing results for the quarter ended March 31, 2012. A copy of the press release is included as Exhibit 99 to this report.

**Item 9.01 Financial Statements and Exhibits**

(c) Exhibits

99 Press release issued on May 15, 2012, announcing results for the quarter ended March 31, 2012.

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: May 15, 2012

By: /s/ Therese Ann Liutkus

Therese Ann Liutkus, CPA  
President, Treasurer and Chief Financial Officer