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GRAND CENTRAL FINANCIAL CORP

Form 8-K

December 23, 2002

1

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) December 20, 2002.

GRAND CENTRAL FINANCIAL CORP.  
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(Exact name of registrant as specified in its charter)

Delaware -----	0-25045 -----	34-1877137 -----
(State or other Jurisdiction of incorporation or organization)	(Commission File Number)	(IRS Employer Identification No.)

601 Main Street, Wellsville, Ohio 43968  
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(Address of principal executive offices)

(330) 532-1517  
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(Registrant's telephone number, including area code)

Not Applicable  
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(Former name or former address, if changed since last report)

2

ITEM 5. OTHER EVENTS.  
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On December 19, 2002, the Board of Directors of Grand Central Financial Corp. (the "Company") declared a quarterly cash dividend of \$0.09 per share on the Company's outstanding common stock, payable January 15, 2003 to stockholders of record at the close of business on January 3, 2003.

A press release announcing the Company's declaration of a cash dividend is attached as Exhibit 99.

ITEM 7. FINANCIAL STATEMENTS AND OTHER EXHIBITS.  
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Exhibit 99 Press Release dated December 20, 2002

2

3

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: December 23, 2002

By: /s/ Williams R. Williams

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William R. Williams  
President and Chief Executive Officer

4