



**Item 8.01. Other Events.**

On January 3, 2011 the Company issued a press release containing a letter to stockholders. The press release is attached as Exhibit 99.1.

**Item 9.01. Exhibits**

99.1 Press release issued January 3, 2011.

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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.

Central Federal Corporation

Date: January 3, 2011

By: /s/ Therese Ann Liutkus

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

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