

CENTRAL FEDERAL CORP

Form 8-K

January 04, 2006

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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): January 4, 2006**

**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)

2923 Smith Road, Fairlawn, Ohio

(Address of principal executive  
offices)

44333

(Zip Code)

(330) 666-7979

(Registrant's Telephone Number)

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

On January 4, 2006, the registrant issued a press release announcing earnings expectations for the 4<sup>th</sup> quarter of 2005. A copy of the press release is included as Exhibit 99 to this report.

**Item 8.01. Other Events**

On January 4, 2006, the registrant issued a press release announcing the appointment of Mark S. Allio as Chairman and David C. Vernon as Vice-Chairman of the Company. Additionally, the Company announced that Richard J. O'Donnell, former President of CFBank's Reserve Mortgage Services division, is no longer employed by the Bank and Timothy M. O'Brien, Senior Vice President of Mortgage Operations will take on servicing responsibility to support the Reserve division. A copy of the press release is included as Exhibit 99 to this report.

**Item 9.01. Exhibits**

99 Press release issued on January 4, 2006

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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 4, 2006

By: /s/ Therese Ann Liutkus  
Therese Ann Liutkus, CPA  
Treasurer and Chief Financial Officer