

CENTRAL FEDERAL CORP  
Form 8-K  
November 14, 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): November 14, 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)

44333  
(Zip Code)  
(former name or former address, if changed since last report)

(330) 666-7979  
(Registrant's Telephone Number)

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 November 14, 2012, the registrant issued a press release announcing results for the quarter and year-to-date periods ended September 30, 2012. A copy of the press release is included as Exhibit 99 to this report.

**Item 9.01 Financial Statements and Exhibits**

(d) Exhibits

99 Press release issued November 14, 2012 announcing results for the quarter and year-to-date periods ended September 30, 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: November 14, 2012

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