

FEDERAL TRUST CORP  
Form 8-K  
February 10, 2006

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**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): February 9, 2006**

**FEDERAL TRUST CORPORATION**

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*(Exact name of registrant as specified in its charter)*

**Florida**

**000-23449**

**59-2935028**

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*(State or other jurisdiction  
Of incorporation)*

*Commission File Number*

*(I.R.S. Employer  
Identification No.)*

**312 West First Street  
Sanford, Florida 32771**

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*(address of principal executive offices)*

**Registrant's telephone number: (407) 323-1833**

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 (*see* General Instruction A.2.):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting materials 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 7.01. Regulation FD Disclosure**

On February 9, 2006, Federal Trust Corporation issued a letter to its shareholders with year-end results and other miscellaneous information.

**ITEM 9.01. Financial Statements and Exhibits.**

**(d) Exhibits.**

The following exhibit is being furnished with this Report:

**99.1 Shareholder letter (solely furnished and not filed for purposes of Item 7.01).**

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Date: February 9, 2006

Federal Trust Corporation

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(Registrant)

By:

/s/ Gregory E. Smith

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Gregory E. Smith  
Executive Vice President and  
Chief Financial Officer  
(407) 323-1833

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