

FEDERAL TRUST CORP  
Form 8-K  
November 03, 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): November 2, 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)*

**(407) 323-1833**

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**(Registrant's telephone number, including areas code)**

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 Instructions A.2. below):

- 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 Operation and Financial Condition**

On November 2, 2006, Federal Trust Corporation issued a press release and a letter to shareholders announcing its financial results for the quarter ended September 30, 2006. A copy of the press release is furnished as Exhibit 99.1 and a copy of the shareholder letter is furnished as Exhibit 99.2 to this report.

**ITEM 9.01. Financial Statements and Exhibits**

**(d) Exhibits.**

**99.1 Press Release (solely furnished and not filed for purposes of Item 2.02).**

**99.2 Shareholder letter (solely furnished and not filed for purposes of Item 2.02).**

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**SIGNATURE**

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.

Date: November 2, 2006

Federal Trust Corporation  
(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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