

CENTRAL FEDERAL CORP  
Form 8-K  
October 16, 2009

**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): October 16, 2009**

**CENTRAL FEDERAL CORPORATION**

(Exact name of registrant as specified in its charter)

**Delaware**

**0-25045**

**34-1877137**

(State or other jurisdiction  
of incorporation)

(Commission File Number)

(IRS Employer Identification No.)

**2923 Smith Road,  
Fairlawn, Ohio**

**44333**

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code: **(330) 666-7979**

**Not Applicable**

(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 October 16, 2009, the registrant issued a press release announcing performance for the quarter and year to date periods ended September 30, 2009. 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 on October 16, 2009, announcing performance for the quarter and year to date periods ended September 30, 2009.

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: October 16, 2009

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

EXHIBIT INDEX

| <b>Exhibit No.</b> | <b>Description</b> |
|--------------------|--------------------|
|--------------------|--------------------|

|    |                                                                                                                                     |
|----|-------------------------------------------------------------------------------------------------------------------------------------|
| 99 | Press release issued on October 16, 2009, announcing performance for the quarter and year to date periods ended September 30, 2009. |
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