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CENTRAL FEDERAL CORP  
Form 8-K  
December 24, 2003

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): December 24, 2003

CENTRAL FEDERAL CORPORATION  
(Exact name of registrant as specified in its charter)

|   |   |  |
|---|---|--|
| Delaware<br>-----<br>(State or other jurisdiction of<br>incorporation or organization)    | 0-25045<br>-----<br>(Commission<br>File Number) | 34-1877137<br>-----<br>(IRS Employer<br>Identification Number) |
| 601 Main Street, Wellsville, Ohio<br>-----<br>(Address of principal<br>executive offices) | 42968<br>-----<br>(Zip Code)                    | (330) 532-1517<br>-----<br>(Registrant's Telephone<br>Number)  |

ITEM 5. OTHER EVENTS AND REQUIRED FD DISCLOSURE

On December 23, 2003, the registrant issued a press release announcing that:

1) its Board of Directors, at their meeting on December 18, 2003, declared a cash dividend of 9 cents per share on its common stock to be paid on January 19, 2004 to shareholders of record on January 8, 2004;

2) on December 12, 2003, Central Federal Corporation issued \$5.0 million in trust preferred securities through Central Federal Capital Trust I, a wholly owned subsidiary of Central Federal Corporation, and;

3) on November 17, 2003, Central Federal Bank opened its Columbus office, located at 4249 Easton Way, Suite 125, Columbus, Ohio 43219.

A copy of the press release is included as Exhibit 99 to this Current Report on Form 8-K.

ITEM 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS

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(c) Exhibits

99 Press release issued on December 23, 2003

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: December 24, 2003

By: /s/ Therese Ann Liutkus

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Therese Ann Liutkus, CPA  
Chief Financial Officer