

CENTRAL FEDERAL CORP  
Form 8-K  
November 24, 2008

**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 24, 2008**

**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 No.)

**2923 Smith Road, Fairlawn, Ohio**

(Address of Principal Executive Offices)

**44333**

(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))

**Item 8.01 Other Events**

On November 24, 2008, the registrant issued a press release announcing it had received preliminary approval from the U.S. Treasury Department to participate in its Capital Purchase Program, a voluntary initiative designed for U.S. financial institutions to build capital and increase the flow of credit to support the economy.

A copy of the press release is included as Exhibit 99.1 to this report.

**Item 9.01 Financial Statements, Pro Forma Financial Information and Exhibits**

(d) Exhibits

99.1 Press release issued on November 24, 2008

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 24, 2008

By: /s/ Therese Ann Liutkus

Therese Ann Liutkus, CPA  
Treasurer and Chief Financial Officer

EXHIBIT INDEX

99.1 Press release issued on November 24, 2008

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