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CENTRAL FEDERAL CORP  
Form 8-K  
July 28, 2003

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): July 14, 2003

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

Delaware (State or other jurisdiction of incorporation or organization)	0-25045 (Commission file number)	34-1877137 (IRS employer identification number)
601 Main Street, Wellsville, Ohio (Address of Principal Executive Offices)	43968 (Zip Code)	(330) 532-1517 (Telephone Number)

Item 5 Other Events and Required FD Disclosure

On July 2, 2003, the registrant issued a press release announcing that Janna Cable and Marjorie Minor were promoted to Loan Officers for the registrant's subsidiary, Central Federal Bank. A copy of the press release is included as Exhibit 99.1 to this Current Report on Form 8-K.

Item 7 Financial Statements, Pro Forma Financial Information and Exhibits.

(c) Exhibits

99.1 Press release issued on July 2, 2003 announcing that Janna Cable and Marjorie Minor were promoted to Loan Officers for the registrant's subsidiary, Central Federal Bank.

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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.

CENTRAL FEDERAL CORPORATION

Dated: July 14, 2003

By: /s/ David C. Vernon

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David C. Vernon

Chairman, President & CEO