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CENTRAL FEDERAL CORP  
Form 8-K  
October 29, 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): October 28, 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) 531-1517 (Telephone Number)

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

(c) Exhibits

99 Press Release dated October 27, 2003 announcing the financial results of Central Federal Corporation for the fiscal quarter ended September 30, 2003

Item 12 Results of Operations and Financial Condition

On October 27, 2003, Central Federal Corporation announced financial results for

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the fiscal quarter ended September 30, 2003. A copy of the press release announcing the company's financial results for the third quarter is included as Exhibit 99 to this Current Report on Form 8-K.

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: October 29, 2003

By: /s/ David C. Vernon

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David C. Vernon  
Chairman, President & CEO