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The following payments for the fiscal year ended December 31, 2005 to directors and executive officers of the Registrant under the Registrant's Incentive Compensation Plan have been approved.

Robert N. Dusek	\$54,009
Carl F. Gregory	\$18,215
George A. Olsen	\$39,743
Albert M. Tantala	\$17,897
Dennis L. McCartney	\$20,444
John R. Stranford	\$7,643
Kent C. Lufkin	\$113,534
Dennis R. Stewart	\$75,320
Floyd P. Haggar	\$52,336

Section 2 - Financial Information

Item 2.02 Results of Operation and Financial Condition.

On January 26, 2006, the Registrant issued a press release to report its results of operations for the three and twelve months ended December 31, 2005. A copy of the press release is included with this Form 8-K as an exhibit.

Section 9 - Financial Statements and Exhibits

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

Exhibit 99 -- Press Release dated January 26, 2006.

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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.

TF FINANCIAL CORPORATION

Date: January 31, 2006

By: /s/Dennis R. Stewart

Dennis R. Stewart
Executive Vice President and
Chief Financial Officer