

CENTRAL FEDERAL CORP  
Form 8-K  
February 20, 2009

**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): February 20, 2009**

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

**Delaware** **0-25045** **34-1877137**  
(State or other Jurisdiction of (Commission File Number) (IRS Employer Identification No.)  
Incorporation)

**2923 Smith Road, Fairlawn, Ohio** **44333**  
(Address of Principal Executive Offices) (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 2.02 Results of Operations and Financial Condition**

On February 20, 2009, the registrant issued a press release announcing performance for the quarter and year ended December 31, 2008. A copy of the press release is included as Exhibit 99 to this report.

**Item 9.01 Financial Statements and Exhibits**

(c) Exhibits

- 99 Press release issued on February 20, 2009 announcing performance for the quarter and year ended December 31, 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: February 20, 2009

By: /s/ Therese Ann Liutkus  
Therese Ann Liutkus, CPA  
Treasurer and Chief Financial Officer

EXHIBIT INDEX

<b>Exhibit Number</b>	<b>Description</b>
99	Press release issued on February 20, 2009 announcing performance for the quarter and year ended December 31, 2008.