

CENTRAL FEDERAL CORP  
Form 8-K  
May 20, 2010

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): May 20, 2010

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

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| <b>Delaware</b><br>(State or other Jurisdiction of<br>Incorporation) | <b>0-25045</b><br>(Commission File Number) | <b>34-1877137</b><br>(IRS Employer Identification No.) |
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|--|----------------------------|
| <b>2923 Smith Road, Fairlawn, Ohio</b><br>(Address of Principal Executive Offices) | <b>44333</b><br>(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**

**Item 7.01 Regulation FD Disclosure**

At 10:00 AM on Thursday, May 20, 2010, Mark S. Allio, Chairman, President and Chief Executive Officer made a presentation at the Annual Meeting of shareholders of Central Federal Corporation at the Fairlawn Country Club in Fairlawn, Ohio. The presentation included slides containing financial information, which are attached as exhibit 99 to this Form 8-K, and is incorporated herein by reference.

**Item 9.01 Financial Statements and Exhibits**

(c) Exhibits

- 99 Copies of slides used in a presentation at the Annual Meeting of shareholders of Central Federal Corporation at the Fairlawn Country Club in Fairlawn, Ohio at 10:00 AM on Thursday, May 20, 2010.

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: May 20, 2010

By: /s/ Therese Ann Liutkus

Therese Ann Liutkus, CPA

Treasurer and Chief Financial Officer