

CENTRAL FEDERAL CORP

Form 8-K

March 20, 2006

**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): March 16, 2006

**CENTRAL FEDERAL CORPORATION**

(Exact Name of Registrant as Specified in its Charter)

|   |                             |   |
|---|-----------------------------|---|
| Delaware  | 0-25045                     | 34-1877137                              |
| (State or Other Jurisdiction<br>of Incorporation) | (Commission<br>File Number) | (IRS Employer<br>Identification Number) |
| 2923 Smith Road, Fairlawn,<br>Ohio                | 44333                       | (330) 666-7979                          |
| (Address of Principal Executive<br>Offices)       | (Zip Code)                  | (Registrant's Telephone Number)         |

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 8.01 Other Events**

On March 17, 2006, the registrant issued a press release announcing that its Board of Directors declared a cash dividend of 9 cents per share on its common stock to be paid on April 14, 2006 to shareholders of record on April 3, 2006.

On March 16, 2006, the registrant issued a press release announcing that CFBank, a wholly owned subsidiary of the registrant, is participating with the Federal Home Loan Bank of Cincinnati in the New Neighbors program, offering \$20,000 grants to Hurricane Katrina victims seeking to purchase homes in Ohio.

Copies of the press releases are included as Exhibit 99.1 and 99.2 to this report.

**Item 9.01 Financial Statements, Pro Forma Financial Information and Exhibits**

(c) Exhibits

99.1 Press release issued on March 17, 2006 announcing dividends

99.2 Press release issued on March 16, 2006 announcing CFBank's participation in the New Neighbors program

---

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: March 20, 2006

By: /s/ Therese Ann Liutkus

Therese Ann Liutkus, CPA  
Treasurer and Chief Financial  
Officer