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CENTRAL FEDERAL CORP  
Form 8-K  
April 16, 2004

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): April 16, 2004

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)	42968 ----- (Zip Code)	(330) 532-1517 ----- (Registrant's Telephone Number)

ITEM 5. OTHER EVENTS AND REQUIRED FD DISCLOSURE

On April 16, 2004, the registrant issued a press release announcing earnings for the first quarter of 2004.

A copy of the press release is included as Exhibit 99 to this Current Report on Form 8-K.

ITEM 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS

(c) Exhibits

99 Press release issued on April 16, 2004

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.

Date: April 16, 2004	By: /s/ Therese Ann Liutkus ----- Therese Ann Liutkus, CPA Chief Financial Officer
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