

CENTRAL FEDERAL CORP  
Form 8-K  
May 14, 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 14, 2010**

**CENTRAL FEDERAL CORPORATION**

(Exact name of registrant as specified in its charter)

**Delaware**

**0-25045**

**34-1877137**

(State or other jurisdiction  
of incorporation)

(Commission File Number)

(IRS Employer Identification No.)

**2923 Smith Road, Fairlawn, Ohio**

**44333**

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code: **(330) 666-7979**

(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))
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**Item 2.02 Results of Operations and Financial Condition**

On May 14, 2010, the registrant issued a press release regarding its revised earnings for the quarter ended March 31, 2010. That press release is attached as Exhibit 99.1.

**Item 7.01. Regulation FD Disclosure**

On May 14, 2010, the registrant revised its previously announced earnings for the quarter ended March 31, 2010. The financial statements released on April 16, 2010 are being revised as attached in Exhibit 99.1, which revised financial statements are incorporated into this Item 7.01 by reference.

**Item 9.01. Exhibits**

99.1 Press release issued May 14, 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 14, 2010

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