WHITMER JERRY F

Form 4

November 16, 2012

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB APPROVAL OMB

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obligations

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Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

may continue. See Instruction

30(h) of the Investment Company Act of 1940

1(b).

common

common

stock

stock

(Print or Type Responses)

1. Name and Address of Reporting Person * 5. Relationship of Reporting Person(s) to 2. Issuer Name and Ticker or Trading WHITMER JERRY F Issuer Symbol CENTRAL FEDERAL CORP (Check all applicable) [CFBK] (Last) (First) (Middle) 3. Date of Earliest Transaction Director 10% Owner Officer (give title _X_ Other (specify (Month/Day/Year) below) below) 2923 SMITH ROAD 11/13/2012 Former Director (Street) 4. If Amendment, Date Original 6. Individual or Joint/Group Filing(Check Filed(Month/Day/Year) Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting FAIRLAWN, OH 44333 Person (City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 1.Title of 2. Transaction Date 2A. Deemed 3. 4. Securities 5. Amount of 6. Ownership 7. Nature of Security (Month/Day/Year) Execution Date, if TransactionAcquired (A) or Securities Form: Direct Indirect (Instr. 3) Code Disposed of (D) Beneficially (D) or Beneficial Indirect (I) (Instr. 3, 4 and 5) Ownership (Month/Day/Year) (Instr. 8) Owned Following (Instr. 4) (Instr. 4) Reported (A) Transaction(s) (Instr. 3 and 4) Code V Amount (D) Price

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form

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SEC 1474 (9-02)

by First Merit BK

NA TTEE

for Brouse McDowell

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transactic Code (Instr. 8) | 5. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | | | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) | |
|---|---|--------------------------------------|---|--|---|---------------------|--------------------|---|--|
| | | | | Code V | (A) (D) | Date Exercisable | Expiration Date | Title | Amount or Number of Shares |
| stock options - right to buy | \$ 52.1 | | | | | 12/31/2005 | 02/13/2013 | common stock | 0 |
| stock options - right to buy | \$ 23.25 | | | | | 04/30/2009 | 02/13/2013 | common stock | 0 |
| stock options - right to buy | \$ 23.25 | | | | | 04/30/2010 | 02/13/2013 | common stock | 0 |
| stock options - right to buy | \$ 13.35 | | | | | 10/31/2009 | 02/13/2013 | common stock | 0 |
| stock options - right to buy | \$ 13.35 | | | | | 10/31/2010 | 02/13/2013 | common stock | 0 |
| stock options - right to buy | \$ 13.35 | | | | | 10/31/2011 | 02/13/2013 | common stock | 0 |

8. Price Derivation Security (Instr.

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Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

WHITMER JERRY F 2923 SMITH ROAD FAIRLAWN, OH 44333

Former Director

Signatures

Therese Ann Liutkus for Jerry F Whitmer

11/16/2012

**Signature of Reporting Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Remarks:

Jerry F Whitmer resigned as Director of CFBank effective November 13, 2012

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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