CENTRAL FEDERAL CORP Form 8-K November 24, 2008

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): November 24, 2008

CENTRAL FEDERAL CORPORATION

(Exact name of registrant as specified in its charter)

Delaware 0-25045 34-1877137

(State or other Jurisdiction of (Commission File Number) (IRS Employer Identification No.)

Incorporation)

2923 Smith Road, Fairlawn, Ohio 44333

(Address of Principal Executive Offices) (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:

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- o 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 November 24, 2008, the registrant issued a press release announcing it had received preliminary approval from the U.S. Treasury Department to participate in its Capital Purchase Program, a voluntary initiative designed for U.S. financial institutions to build capital and increase the flow of credit to support the economy.

A copy of the press release is included as Exhibit 99.1 to this report.

Item 9.01 Financial Statements, Pro Forma Financial Information and Exhibits

- (d) Exhibits
 - 99.1 Press release issued on November 24, 2008

2

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: November 24, 2008 By: /s/ Therese Ann Liutkus

Therese Ann Liutkus, CPA

Treasurer and Chief Financial Officer

3

EXHIBIT INDEX

99.1 Press release issued on November 24, 2008

4