

CENTRAL FEDERAL CORP  
Form 8-K  
March 20, 2009

**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 20, 2009**

**CENTRAL FEDERAL CORPORATION**  
(Exact name of registrant as specified in its charter)

**Delaware**

(State or other Jurisdiction of  
Incorporation)

**0-25045**

(Commission File Number)

**34-1877137**

(IRS Employer Identification No.)

**2923 Smith Road, Fairlawn, Ohio**

(Address of Principal Executive Offices)

**44333**

(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:

- 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 20, 2009, the registrant issued a press release announcing that its Board of Directors voted to suspend the quarterly dividend.

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 March 20, 2009 announcing the dividend suspension.

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, 2009

By: /s/ Therese Ann Liutkus

Therese Ann Liutkus,  
CPA Treasurer and Chief Financial Officer

EXHIBIT INDEX

99.1 Press release issued on March 20, 2009 announcing the dividend suspension.