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CENTRAL FEDERAL CORP  
Form 8-K  
May 13, 2003

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 6, 2003

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

|   |  |   |
|---|--|---|
| Delaware<br>(State or other jurisdiction of<br>incorporation or organization) | 0-25045<br>(Commission<br>file number) | 34-1877137<br>(IRS employer<br>identification number) |
|---|--|---|

|   |                     |                                      |
|---|---------------------|--------------------------------------|
| 601 Main Street, Wellsville, Ohio<br>(Address of Principal Executive Offices) | 43968<br>(Zip Code) | (330) 531-1517<br>(Telephone Number) |
|---|---------------------|--------------------------------------|

Item 5 Other Events and Required FD Disclosure

On May 6, 2003, the registrant issued a press release announcing that it will open its first central Ohio office in Columbus, Ohio this summer and another office in Akron, Ohio later this year.

Item 7 Financial Statements, Pro Forma Financial Information and Exhibits.

(c) Exhibits

99 Press Release dated May 6, 2003 announcing that the registrant will open its first central Ohio office in Columbus, Ohio this summer and another office in Akron, Ohio later this year.

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SIGNATURE

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

Dated: May 7, 2003

By: /s/ David C. Vernon

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David C. Vernon  
President