

Item 2.02 Results of Operations and Financial Condition

Item 7.01 Regulation FD Disclosure

At 10:00 AM on Thursday, May 21, 2009, Mark S. Allio, Chairman, President and Chief Executive Officer made a presentation at the Annual Meeting of shareholders of Central Federal Corporation at the Fairlawn Country Club in Fairlawn, Ohio. The presentation included slides containing financial information, which are attached as exhibit 99 to this Form 8-K, and is incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits

(c) Exhibits

- 99 Copies of slides used in a presentation at the Annual Meeting of shareholders of Central Federal Corporation at the Fairlawn Country Club in Fairlawn, Ohio at 10:00 AM on Thursday, May 21, 2009.

2

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: May 21, 2009

By: /s/ Therese Ann Liutkus

Therese Ann Liutkus, CPA

Treasurer and Chief Financial Officer

3

3

EXHIBIT INDEX

- 99 Copies of slides used in a presentation at the Annual Meeting of shareholders of Central Federal Corporation at the Fairlawn Country Club in Fairlawn, Ohio at 10:00 AM on Thursday, May 21, 2009.

4

4