

CENTRAL FEDERAL CORP

Form 8-K

November 30, 2006

**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 30, 2006

**CENTRAL FEDERAL CORPORATION**

(Exact Name of Registrant as Specified in its Charter)

|   |                             |   |
|---|-----------------------------|---|
| Delaware  | 0-25045                     | 34-1877137                              |
| (State or Other Jurisdiction of<br>Incorporation) | (Commission<br>File Number) | (IRS Employer<br>Identification Number) |
| 2923 Smith Road, Fairlawn, Ohio                   | 44333                       | (330) 666-7979                          |
| (Address of Principal Executive<br>Offices)       | (Zip Code)                  | (Registrant's Telephone Number)         |
|   | 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))
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**Item 5.04 Temporary Suspension of Trading Under Registrant's Employee Benefits Plans**

On November 27, 2006, the registrant received notice required by section 101(i)(2)(E) of the Employment Retirement Income Security Act of 1974 as an issuer of employer securities subject to a blackout period. On November 30, 2006, the registrant notified each director and executive officer of the blackout period pursuant to the requirements of Section 306(a) of the Sarbanes-Oxley Act of 2002 and Rule 104 of Regulation BTR.

A copy of the notice to directors and executive officers is included as Exhibit 99.1 to this report.

**Item 9.01 Financial Statements, Pro Forma Financial Information and Exhibits**

(c) Exhibits

99.1 Notice dated November 30, 2006 notifying directors and executive officers of the blackout period

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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 30, 2006

By: /s/ Therese Ann Liutkus

Therese Ann Liutkus, CPA  
Treasurer and Chief Financial  
Officer