

FEDERAL TRUST CORP  
Form 8-K  
July 26, 2004

---

# 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): July 23, 2004

---

# FEDERAL TRUST CORPORATION

(Exact name of registrant as specified in its charter)

---

**Florida**  
(State or other jurisdiction  
Of incorporation)

**000-23449**  
Commission File Number

**59-2935028**  
(I.R.S. Employer  
Identification No.)

**312 West First Street**

**Sanford, Florida 32771**

(address of principal executive offices)

**Registrant's telephone number: (407) 323-1833**

---

**ITEM 5. Other Events and Regulation FD Disclosure.**

On July 23, 2004, Federal Trust Corporation issued a press release announcing a \$.02 per share quarterly cash dividend on its common stock. The dividend will be paid to stockholders of record on August 3, 2004, and will be distributed on August 18, 2004.

**ITEM 7. Item 7. Financial Statements and Exhibits.**

**(c) Exhibits.**

The following exhibit is being furnished with this Report:

**99.1 Press Release (solely furnished and not filed for purposes of Item 12).**

Date: July 23, 2004

Federal Trust Corporation  
(Registrant)

By: */s/ Gregory E. Smith*

---

Gregory E. Smith  
Chief Financial Officer  
(407) 323-1833