

CENTRAL FEDERAL CORP  
Form 8-K  
May 16, 2013  
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): May 16, 2013

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 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))
-

Item 7.01 Regulation FD Disclosure

Timothy T. O'Dell, Chief Executive Officer, and John W. Helmsdoerfer, Chief Financial Officer, will make a presentation at the Annual Meeting of Shareholders of Central Federal Corporation to be held at 10:00 AM on May 16, 2013, at the Fairlawn Country Club in Fairlawn, Ohio. The slides that will accompany the presentation are furnished as Exhibit 99 to this Form 8-K, and are incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits

(c) Exhibits

99 Slide presentation for the Annual Meeting of Shareholders of Central Federal Corporation to be held on May 16, 2013 (furnished pursuant to Item 7.01 hereof).

---

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 16, 2013 By: /s/ John W. Helmsdoerfer

John W. Helmsdoerfer, CPA

Chief Financial Officer

---

Exhibit 99

1

---