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TF FINANCIAL CORP  
Form 8-K  
July 23, 2004

SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20552

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of  
the Securities Exchange Act of 1934

July 23, 2004

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Date of Report (Date of earliest event reported)

TF Financial Corporation

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(Exact name of Registrant as specified in its Charter)

Delaware	0-24168	74-2705050
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(State or other jurisdiction of incorporation)	(File No.)	(IRS Employer Identification Number)

3 Penns Trail, Newtown, Pennsylvania	18940
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(Address of principal executive offices)	(Zip Code)

Registrant's telephone number, including area code: (215) 579-4000  
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Not Applicable

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(Former name or former address, if changed since last Report)

TF FINANCIAL CORPORATION

INFORMATION TO BE INCLUDED IN REPORT  
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Item 7. Financial Statements, Pro Forma Financial Information  
and Exhibits  
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Exhibit	
Number	Description
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Press Release dated July 23, 2004

Item 12. Results of Operations and Financial Condition  
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On July 23, 2004, the Registrant issued a press release to report earnings for the quarter ended June 30, 2004. A copy of the press release is furnished with this Form 8-K as Exhibit 99 and incorporated herein by reference.

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, thereunto duly authorized.

TF FINANCIAL CORPORATION

Date: July 23, 2004

By: /s/Dennis R. Stewart  
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Dennis R. Stewart  
Executive Vice President and  
Chief Financial Officer