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TF FINANCIAL CORP
Form 8-K
October 27, 2005

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): October 27, 2005

TF FINANCIAL CORPORATION

(Exact name of Registrant as specified in its Charter)

Delaware

0-24168

74-2705050

(State or other jurisdiction
of incorporation)

(Commission
File Number)

(IRS Employer
Identification No.)

3 Penns Trail, Newtown, Pennsylvania

18940

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code: (215) 579-4000

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
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act
- Pre-commencement communications pursuant to Rule 14d-2(b) under the
Exchange Act
- Pre-commencement communications pursuant to Rule 13e-4(c) under the
Exchange Act

TF FINANCIAL CORPORATION
INFORMATION TO BE INCLUDED IN THE REPORT

Section 2 - Financial Information

Item 2.02 Results of Operation and Financial Condition.

On October 27, 2005, the Registrant issued a press release to report
its results of operations for the three and nine months ended September 30,

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2005. A copy of the press release is included with this Form 8-K as an exhibit.

Item 9.01 Financial Statements and Exhibits.

(c) Exhibits

Exhibit 99 -- Press Release dated October 27, 2005.

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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.

TF FINANCIAL CORPORATION

Date: October 27, 2005

By: /s/Dennis R. Stewart

Dennis R. Stewart
Executive Vice President and
Chief Financial Officer

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