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CENTRAL FEDERAL CORP  
Form 8-K  
June 23, 2003

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): June 20, 2003

CENTRAL FEDERAL CORPORATION  
(Exact name of registrant as specified in its charter)

Delaware (State or other jurisdiction of incorporation or organization)	0-25045 (Commission file number)	34-1877137 (IRS employer identification number)
601 Main Street, Wellsville, Ohio (Address of Principal Executive Offices)	43968 (Zip Code)	(330) 531-1517 (Telephone Number)

Item 5 Other Events and Required FD Disclosure

On June 20, 2003, the registrant issued a press release announcing that Edward L. Baumgardner has been named President, Columbiana County Region, for the registrant's subsidiary, Central Federal Bank. Mr Baumgardner will oversee the bank's offices located in Wellsville and Calcutta, Ohio. A copy of the press release is included as Exhibit 99 to this Current Report on Form 8-K.

Item 7 Financial Statements, Pro Forma Financial Information and Exhibits.

(c) Exhibits

99 Press release issued on June 20, 2003 announcing that Edward L. Baumgardner has been named President, Columbiana County Region, for the registrant's subsidiary, Central Federal Bank.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the

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registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CENTRAL FEDERAL CORPORATION

Dated: June 23, 2003

By: /s/ David C. Vernon

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David C. Vernon  
President