

FEDERAL TRUST CORP  
Form 8-K  
July 26, 2004

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## SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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### FORM 8-K

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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 20, 2004

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## FEDERAL TRUST CORPORATION

(Exact name of registrant as specified in its charter)

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**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**

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**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).**

**ITEM 12. Results of Operation and Financial Condition**

On July 20, 2004, Federal Trust Corporation issued a press release announcing its financial results for the quarter ended June 30, 2004. A copy of the press release is furnished as Exhibit 99.1 to this report.

Date: July 23, 2004

Federal Trust Corporation  
(Registrant)

By: /s/ Gregory E. Smith

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