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GRAND CENTRAL FINANCIAL CORP  
Form 8-K  
May 07, 2003

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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 7, 2003.

GRAND CENTRAL FINANCIAL CORP.  
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(Exact name of registrant as specified in its charter)

Delaware -----	0-25045 -----	34-1877137 -----
(State or other Jurisdiction incorporation or organization)	(Commission File Number)	(IRS Employer Identification No.)

601 Main Street, Wellsville, Ohio 43968  
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(Address of principal executive offices)

(330) 532-1517  
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(Registrant's telephone number, including area code)

Not Applicable  
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(Former name or former address, if changed since last report)

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ITEM 5. OTHER EVENTS.  
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On May 7, 2003, an Amended and Restated Certificate of Incorporation was filed by the Company with the State of Delaware Division of Corporations. The Amended and Restated Certificate of Incorporation changed the name of the Company from Grand Central Financial Corp. to Central Federal Corporation. The proposal to change the name of the Company was approved at the Annual Meeting of Shareholders on April 23, 2003.

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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.

Dated: May 7, 2003

By: /s/ David C. Vernon

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David C. Vernon  
Chairman of the Board, President and  
Chief Executive Officer