

FEDERAL TRUST CORP  
Form 8-K  
November 19, 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): November 18, 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)

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**Registrant's telephone number: (407) 323-1833**

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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 (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**ITEM 8.01. Other Events**

On November 18, 2004, Federal Trust Corporation declared a \$0.03 per share cash dividend, payable on December 20, 2004, to shareholders of record on December 6, 2004, and issued a press release announcing the dividend.

**ITEM 9.01. 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 8.01).**

**SIGNATURE**

Date: November 18, 2004

Federal Trust Corporation  
(Registrant)

By: /s/ Gregory E. Smith

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Gregory E. Smith  
Executive Vice President and Chief Financial Officer  
(407) 323-1833