

FEDERAL TRUST CORP  
Form 8-K  
July 12, 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 9, 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 5. Other Events and Regulation FD Disclosure.**

On July 9, 2004, Federal Trust Corporation issued a press release announcing the commencement of its \$9 million public common stock offering.

**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).**

Date: July 12, 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