

FEDERAL TRUST CORP
Form 8-K
July 26, 2004

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): July 23, 2004

FEDERAL TRUST CORPORATION

(Exact name of registrant as specified in its charter)

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

ITEM 5. Other Events and Regulation FD Disclosure.

On July 23, 2004, Federal Trust Corporation issued a press release announcing a \$.02 per share quarterly cash dividend on its common stock. The dividend will be paid to stockholders of record on August 3, 2004, and will be distributed on August 18, 2004.

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 23, 2004

Federal Trust Corporation
(Registrant)

By: */s/ Gregory E. Smith*

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