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FEDERAL TRUST CORP  
Form 8-K  
July 22, 2005

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 20, 2005

FEDERAL TRUST CORPORATION

(Exact name of registrant as specified in its charter)

|   |                           |   |
|---|---------------------------|---|
| Florida   | 000-23449                 | 59-2935028                              |
| (State or other jurisdiction<br>Of incorporation) | Commission<br>File Number | (I.R.S. Employer<br>Identification No.) |

312 West First Street  
Sanford, Florida 32771

(address of principal executive offices)

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

ITEM 8.01. OTHER EVENTS

On July 20, 2005, Federal Trust Corporation issued a press release, which announced a \$0.3 per share cash dividend, which will be payable to shareholders of record on August 5, 2005, and will be distributed on August 19, 2005.

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).

Date: July 22, 2005

Federal Trust Corporation

(Registrant)

By: /s/ Gregory E. Smith

Gregory E. Smith

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Executive Vice President and  
Chief Financial Officer  
(407) 323-1833