

CHARTER FINANCIAL CORP/GA  
Form 8-K  
January 26, 2004

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

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**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): October 9, 2003

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**CHARTER FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

**United States**  
(State or other jurisdiction  
of incorporation)

**000-33071**  
(Commission  
File Number)

**58-2659667**  
(IRS Employer  
Identification No.)

**600 Third Avenue, West Point, Georgia 31833**

(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (706) 645-1391

**Not Applicable**

**(Former name or former address, if changed since last report)**

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**Item 7. Financial Statements, *Pro Forma* Financial Information and Exhibits**

The following exhibit is filed with this Report:

<u>Exhibit No.</u>	<u>Description</u>
14	Code of Ethics for Senior Financial Officers of Charter Financial Corporation (the Company ) filed in accordance with Item 10 of this Current Report on Form 8-K.

**Item 10. Amendments to the Registrants code of Ethics, or Waiver of a Provision of the Code of Ethics**

On October 9, 2003, Charter Financial Corporation adopted the Code of Ethics for Senior Financial Officers of Charter Financial Corporation, filed as Exhibit 14 hereto. The Code of Ethics for Senior Financial Officers of Charter Financial Corporation supplements the Conflict of Interest Policy and Code of Conduct of Charter Financial Corporation and CharterBank (together, the Company ) that was filed as an exhibit to Charter Financial Corporation's Report on Form 10-K for the year ended September 30, 2003. The Code of Ethics for Senior Financial Officers of Charter Financial Corporation meets the requirements of a code of ethics as defined by Item 406 of Regulation S-K and applies to the Company's principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions.



**EXHIBIT INDEX**

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