

CHARTER FINANCIAL CORP/GA
Form 8-K
April 27, 2004

UNITED STATES
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): April 27, 2004

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

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(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)

Item 1-6. Not applicable.

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

(c) The following exhibits are filed with this Report:

<u>Exhibit No.</u>	<u>Description</u>
99.1	Press release issued by Charter Financial Corporation (the Company) on April 27, 2004, furnished in accordance with Item 12 of this Current Report on Form 8-K.

Item 8-11. Not applicable.

Item 12. Results of Operations and Financial Condition

On April 27, 2004, the Company announced its second quarter earnings for the 2004 fiscal year. A copy of the press release dated April 27, 2004, describing first quarter earnings is attached as Exhibit 99.1.

EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Description</u>
99.1	Press Release dated April 27, 2004.