

CHARTER FINANCIAL CORP/GA
Form 8-K
February 16, 2011

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION

Washington, DC 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): February 16, 2011

CHARTER FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

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

001-34889
(Commission
File Number)

58-2659667
(IRS Employer
Identification No.)

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1233 O. G. Skinner Drive, West Point, Georgia
(Address of principal executive offices)

31833
(Zip Code)

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

Not Applicable

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

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 7.01. Regulation FD Disclosure.

On February 16, 2011, Charter Financial Corporation (the Company), the holding company of CharterBank, made a presentation at the [Stern Agee Financial Institutions Investor Conference]. A copy of the Company's presentation is attached as Exhibit 99.1 hereto, and has been posted in the Investor Relations section of the Company's website at www.charterbank.net.

Item 9.01. Financial Statements and Exhibits

(d) Exhibits.

Exhibit No.	Description
99.1	Charter Financial Corporation Investor Presentation

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CHARTER FINANCIAL CORPORATION

(Registrant)

Date: February 16, 2011

By: /s/ Curtis R. Kollar
Curtis R. Kollar
Chief Financial Officer