

CHARTER FINANCIAL CORP/GA
Form 8-K
January 20, 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): January 14, 2011

CHARTER FINANCIAL CORPORATION
(Exact name of registrant as specified in its charter)

United States
(State or Other Jurisdiction
of Incorporation)

001-34889
(Commission File No.)

58-2659667
(I.R.S. Employer
Identification No.)

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 5.02 Departure of Directors or Certain Officers; Election of Directors;
Appointment of Certain Officers; Compensatory Arrangements of Certain Officers

On January 14, 2011, William B. Hudson informed the Board of Directors that he will retire from the Board of Directors of Charter Financial Corporation (the "Company"), effective as of the Company's 2011 Annual Meeting of Shareholders, scheduled for February 23, 2011. Mr. Hudson also will retire from the Board of Directors of CharterBank, the Company's savings bank subsidiary.

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: January 19, 2011

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