

Central Federal Corporation Announces Change in Ticker Symbol to CFBK

Fairlawn, OH - News Release Date: 11-15-2005 - Central Federal Corporation (Nasdaq: CFBK, formerly GCFC) announced that its common stock began trading under the ticker symbol CFBK today. The common stock is quoted on the Nasdaq® Capital Market.

Central Federal Corporation is the holding company for CFBank, a federally chartered savings association formed in Ohio in 1892. CFBank has four full-service banking offices in Fairlawn, Calcutta, Columbus and Wellsville, Ohio. Additional information is available at www.CFBankOnline.com.

Statements contained in this release that are not historical fact may be forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. The company cautions that such statements necessarily are based on certain assumptions which are subject to risks and uncertainties, including, but not limited to, changes in general economic and market conditions. Further information on these risk factors is included in the company's filings with the Securities and Exchange Commission.