FEDERAL TRUST CORP Form 8-K February 10, 2006

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): February 9, 2006

FEDERAL TRUST CORPORATION

(Exact name of registrant as specified in its charter)

Florida

000-23449

59-2935028

(State or other jurisdiction Of incorporation)

Commission File Number (I.R.S. Employer Identification No.)

312 West First Street Sanford, Florida 32771

(address of principal executive offices)

Registrant s telephone number: (407) 323-1833

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 (see General Instruction A.2.):

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

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ITEM 7.01. Regulation FD Disclosure

On February 9, 2006, Federal Trust Corporation issued a letter to its shareholders with year-end results and other miscellaneous information.

ITEM 9.01. Financial Statements and Exhibits.

(d) Exhibits.

The following exhibit is being furnished with this Report:

99.1 Shareholder letter (solely furnished and not filed for purposes of Item 7.01).

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Date: February 9, 2006

Federal Trust Corporation

(Registrant)

By:

/s/ Gregory E. Smith

Gregory E. Smith Executive Vice President and Chief Financial Officer (407) 323-1833