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TF FINANCIAL CORP Form 8-K January 27, 2005

SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20552

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

January 27, 2005

Data of Danast (Data of couling county)

Date of Report (Date of earliest event reported)

TF Financial Corporation
-----(Exact name of Registrant as specified in its Charter)

Registrant's telephone number, including area code: (215) 579-4000

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
- $|_|$ Soliciting material pursuant to Rule 14a-12 under the Exchange Act
- |_| Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act
- $|_|$ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act

TF FINANCIAL CORPORATION

INFORMATION TO BE INCLUDED IN REPORT

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Section 2 - Financial Information

Item 2.02. Results of Operations and Financial Condition.

On January 27, 2005, the Registrant issued a press release to report earnings for the quarter ended December 31, 2005. A copy of the press release is furnished with this Form 8-K as Exhibit 99.

Section 9 - Financial Statements and Exhibits

Item 9.01. Financial Statements and Exhibits.

(c) Exhibits:

Exhibit 99 - Press Release dated January 27, 2005

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, thereunto duly authorized.

TF FINANCIAL CORPORATION

Date: January 27, 2005 By: /s/Dennis R. Stewart

Dennis R. Stewart Executive Vice President and Chief Financial Officer