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COMMERCIAL FEDERAL CORP

following provisions:

Form 8-K February 23, 2005

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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 17, 2005

COMMERCIAL FEDERAL CORPORATION (Exact name of registrant as specified in its charter) NEBRASKA 1-11515 47-0658852 (State or other jurisdiction (Commission (I.R.S. Employer of incorporation) File Number) Identification Number) 13220 CALIFORNIA STREET, OMAHA, NEBRASKA (Address of principal executive offices) (Zip Code) Registrant's telephone number including area code: (402) 554-9200 NOT APPLICABLE (Former name or former address, if changed since last report)

[] Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Check the appropriate box below if the Form 8-K filing is intended to

- [] 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))

simultaneously satisfy the filing obligation of the registrant under any of the

[] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange

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Act (17 CFR 240.13e-4(c))

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ITEM 8.01 OTHER EVENTS

On February 17, 2005, Commercial Federal Corporation (the "Corporation") announced the appointment of Robert F. Rivers as Executive Vice President - Retail Banking. For more information, reference is made to the Corporation's press release dated February 17, 2005, which is filed with this Report as Exhibit 99.1 and incorporated herein by reference.

ITEM 9.01 FINANCIAL STATEMENT AND EXHIBITS

- (a) Not applicable.
- (b) Not applicable.
- (c) The following exhibit is filed herewith:

Exhibit 99.1 Press Release dated February 17, 2005

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SIGNATURE

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.

COMMERCIAL FEDERAL CORPORATION
----(Registrant)

Date: February 18, 2005 By: /s/ David S. Fisher

David S. Fisher
Executive Vice President and
Chief Financial Officer
(Duly Authorized Officer)