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TF FINANCIAL CORP Form 8-K July 28, 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

July 28, 2005

Date of Report (Date of earliest event reported)

TF FINANCIAL CORPORATION

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

0- 24168 74-2705050 Delaware _____ _____ (State or other jurisdiction (File No.) (IRS Employer Identification Number) of incorporation) 18940 3 Penns Trail, Newtown, Pennsylvania _____ (Address of principal executive offices) (Zip Code) Registrant's telephone number, including area code: (215) 579-4000 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 communica	ations pursuant	to Rule 4	425 under	the Secu	ırities	Act
1_1	Soliciting materia	al pursuant to R	ule 14a-12	2 under t	the Exchar	nge Act	
1_1	Pre-commencement	communications	pursuant	to Rule	14d-2(b)	under	the
	Exchange Act						
1_1	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 July 28, 2005, the Registrant issued a press release to report earnings for the quarter ended June 30, 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 July 28, 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: July 28, 2005 By: /s/ Dennis R. Stewart

Dennis R. Stewart

Executive Vice President and Chief Financial

Officer