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TF FINANCIAL CORP
Form 8-K
July 23, 2004

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 23, 2004

Date of Report (Date of earliest event reported)

TF Financial Corporation

(Exact name of Registrant as specified in its Charter)

Delaware	0-24168	74-2705050
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(State or other jurisdiction of incorporation)	(File No.)	(IRS Employer Identification Number)

3 Penns Trail, Newtown, Pennsylvania	18940
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(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)

TF FINANCIAL CORPORATION

INFORMATION TO BE INCLUDED IN REPORT

Item 7. Financial Statements, Pro Forma Financial Information
and Exhibits

Exhibit Number	Description
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Press Release dated July 23, 2004

Item 12. Results of Operations and Financial Condition

On July 23, 2004, the Registrant issued a press release to report earnings for the quarter ended June 30, 2004. A copy of the press release is furnished with this Form 8-K as Exhibit 99 and incorporated herein by reference.

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 23, 2004

By: /s/Dennis R. Stewart

Dennis R. Stewart
Executive Vice President and
Chief Financial Officer