

BankFinancial CORP
Form 8-K
December 09, 2008

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): December 9, 2008

BANKFINANCIAL CORPORATION

(Exact Name of Registrant as Specified in Charter)

Maryland
(State or Other Jurisdiction

of Incorporation)

0-51331
(Commission File No.)

75-3199276
(I.R.S. Employer

Identification No.)

15W060 North Frontage Road, Burr Ridge, Illinois

60527

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(Address of Principal Executive Offices)

(Zip Code)

Registrant's telephone number, including area code: (800) 894-6900

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 (see General Instruction A.2. below):

- .. Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

- .. 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))

- .. Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 7.01. Regulation FD Disclosure

On December 9, 2008, BankFinancial Corporation (the Company) announced that customers who have non-interest bearing personal and business checking accounts, as well as NOW accounts paying interest of 0.50 percent or less, at BankFinancial, F.S.B. will have unlimited FDIC deposit insurance coverage on those accounts through December 31, 2009.

This expanded coverage is in addition to the basic FDIC deposit insurance coverage that BankFinancial's customers already receive on their other deposit accounts. The FDIC recently increased the basic deposit insurance coverage limit from \$100,000 to \$250,000 per depositor.

BankFinancial's customers will receive this expanded FDIC deposit insurance coverage due to BankFinancial's participation in the new FDIC Transaction Account Guarantee Program.

A copy of the press release announcing this item is attached as Exhibit 99.1 to this report. The information in the preceding paragraphs, as well as Exhibit 99.1, shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933.

Item 9.01. Financial Statements and Exhibits.

- (a) Not Applicable.
- (b) Not Applicable.
- (c) Not Applicable.
- (d) Exhibits.

| Exhibit No. | Exhibit |
|--------------------|--------------------------------------|
| 99.1 | Press release dated December 9, 2008 |

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, hereunto duly authorized.

BANKFINANCIAL CORPORATION

Dated: December 9, 2008

By: /s/ F. Morgan Gasior
F. Morgan Gasior
Chairman of the Board and Chief Executive Officer

EXHIBIT INDEX

| Exhibit No. | Exhibit |
|--------------------|--------------------------------------|
| 99.1 | Press release dated December 9, 2008 |