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GRAND CENTRAL FINANCIAL CORP

Form 8-K

April 17, 2003

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): April 11, 2003

GRAND CENTRAL FINANCIAL CORPORATION
(Exact name of registrant as specified in its charter)

Delaware	0-25045	34-1877137
(State or other jurisdiction of incorporation or organization)	(Commission file number)	(IRS employer identification number)

601 Main Street, Wellsville, Ohio	43968	(330) 531.1517
(Address of Principal Executive Offices)	(Zip Code)	(Telephone Number)

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

(c) Exhibits

99 Press Release dated April 11, 2003 announcing the financial results of Grand Central Financial Corporation for the fiscal quarter ended March 31, 2003.

Item 12 Results of Operations and Financial Condition

On April 11, 2003, Grand Central Financial Corporation announced financial results for the first fiscal quarter ended March 31, 2003. A copy of the press release announcing the company's financial results for the first quarter is included as Exhibit 99 to this Current Report on Form 8-K.

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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.

FirstMerit Corporation

Dated: April 16, 2003

By: /s/ David C. Vernon

David C. Vernon
Chairman of the Board and
Chief Executive Officer