

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): January 20, 2004

CHARTER ONE FINANCIAL, INC.

(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction of
incorporation
or organization)

001-15495
(Commission File Number)

34-1567092
(I.R.S. Employer
Identification No.)

1215 Superior Avenue,
Cleveland, Ohio
(Address of principal executive
offices)

44114
(Zip Code)

(216) 566-5300
(Registrant's telephone number, including area code)

NOT APPLICABLE
(Former name or former address, if changed since report)

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ITEM 9. Regulation FD Disclosure

On January 20, 2004, the Registrant issued a news release regarding its intention to prepay certain Federal Home Loan Bank advances, as well its outlook on 2004 earnings per share. The news release is attached to this Report as Exhibit 99.1, which is 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.

Date: January 20, 2004

CHARTER ONE FINANCIAL, INC.

By: /s/ Robert J. Vana

Robert J. Vana
Senior Vice President, Chief
Corporate Counsel and Corporate Secretary