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**SECURITIES AND EXCHANGE COMMISSION**  
WASHINGTON, D.C. 20549

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**FORM 8-K**

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**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**

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**BANKFINANCIAL CORPORATION**

(Exact Name of Registrant as Specified in Charter)

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**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**  
(Address of Principal Executive Offices)

**60527**  
(Zip Code)

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

**Not Applicable**

(Former name or former address, if changed since last report)

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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))
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**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.

<u>Exhibit No.</u>	<u>Exhibit</u>
99.1	Press release dated December 9, 2008

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**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**

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99.1   Press release dated December 9, 2008



**BankFinancial's Customers Will Receive Expanded Deposit Insurance Under  
New FDIC Program**

BURR RIDGE, Ill., December 9, 2008 — BankFinancial Corporation (Nasdaq—BFIN) announced today 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.

BankFinancial's Chairman and CEO, F. Morgan Gasior, said: "We are pleased to announce our participation in the FDIC's Transaction Account Guarantee Program. Very clearly, it is an important benefit to our customers, as it allows them to maximize their FDIC deposit insurance coverage. Our participation will also ensure that we retain competitive parity with other participating insured depository institutions."

BankFinancial Corporation is the holding company for BankFinancial, F.S.B., a full-service, community-oriented bank providing financial services to individuals, families and businesses through 18 full-service banking offices, located in Cook, DuPage, Lake and Will Counties, Illinois. At September 30, 2008, BankFinancial Corporation had total assets of \$1.449 billion, total loans of \$1.216 billion, total deposits of \$1.046 billion and stockholders' equity of \$262 million. BankFinancial Corporation's common stock trades on the Nasdaq Global Select Market under the symbol BFIN.

This release includes "forward-looking statements" as defined in the Private Securities Litigation Reform Act of 1995. A variety of factors could cause BankFinancial's actual results to differ from those expected at the time of this release. For a discussion of some of the factors that may cause actual results to differ from expectations, please refer to BankFinancial's most recent Quarterly Report on Form 10-Q and Annual Report on Form 10-K as filed with the SEC. Investors are urged to review all information contained in these reports, including the risk factors discussed therein. Copies of these filings are available at no cost on the SEC's website at <http://www.sec.gov> or on BankFinancial's website at <http://www.bankfinancial.com>. Forward looking statements speak only as of the date they are made, and we do not undertake to update them to reflect changes.

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**For Further Information Contact:**

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