

SECURITIES AND EXCHANGE COMMISSION

FORM 13F-HR

Initial quarterly Form 13F holdings report filed by institutional managers

Filing Date: **2009-01-26** | Period of Report: **2008-12-31**
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FILER

CHARTER FINANCIAL GROUP INC

CIK: **1009484** | IRS No.: **521952584** | State of Incorp.: **DE** | Fiscal Year End: **1231**
Type: **13F-HR** | Act: **34** | File No.: **028-09998** | Film No.: **09544124**

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UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

Form 13F

Form 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: December 31, 2008

Check here if Amendment [] ; Amendment Number:
This Amendment (Check only one.): [] is a restatement.
[] adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: Charter Financial Group, Inc.
Address: 4600 East West Highway, Suite 630
Bethesda, MD 20814

13F File Number: 28-09998

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Susan H. Stewart
Title: President & CEO
Phone: 301-657-9831

Signature, Place, and Date of Signing:

/s/ Susan H. Stewart Bethesda, MD January 20, 2009

Report Type (Check only one.):

- [X] 13F HOLDINGS REPORT.
[] 13F NOTICE.
[] 13F COMBINATION REPORT.

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0
Form13F Information Table Entry Total: 38
Form13F Information Table Value Total: \$80,503 (thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional managers with respect to which this report is filed, other than the manager filing this report.

NONE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				VOTING AUTHORITY		
			VALUE (x\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	OTHER MANAGERS	SOLE	SHARED
3M CO	COM	88579Y101	1811	31480	SH	SOLE	25280	0	6200
ABBOTT LABS	COM	002824100	1740	32607	SH	SOLE	24347	0	8260
ALTERA CORP	COM	021441100	3168	189577	SH	SOLE	157260	0	32317
AMGEN INC	COM	031162100	1473	25500	SH	SOLE	18150	0	7350
APPLE INC	COM	037833100	1615	18925	SH	SOLE	14266	0	4659
ARCHER DANIELS MIDLAND CO	COM	039483102	3245	112546	SH	SOLE	95954	0	16592
AT&T INC	COM	00206R102	3377	118481	SH	SOLE	101305	0	17176
BHP BILLITON LTD	SPONSORED ADR	088606108	576	13438	SH	SOLE	13438	0	0
C H ROBINSON WORLDWIDE INC	COM NEW	12541W209	4159	75579	SH	SOLE	65239	0	10340
CHEVRON CORP NEW	COM	166764100	1934	26145	SH	SOLE	20511	0	5634

CHUBB CORP	COM	171232101	3840	75299	SH	SOLE	64797	0	10502
CIE FINANCIERE RICHEMONTAG ZUG	COM	h25662158	199	10423	SH	SOLE	10048	0	375
E M C CORP MASS	COM	268648102	2773	264811	SH	SOLE	221364	0	43447
EXXON MOBIL CORP	COM	30231G102	1942	24321	SH	SOLE	19321	0	5000
GARMIN LTD	ORD	G37260109	2039	106378	SH	SOLE	81329	0	25049
GENERAL ELECTRIC CO	COM	369604103	1767	109080	SH	SOLE	83541	0	25539
GENERAL MLS INC	COM	370334104	1614	26576	SH	SOLE	19747	0	6829
INTERNATIONAL BUSINESS MACHS	COM	459200101	3261	38751	SH	SOLE	32952	0	5799
INTUIT	COM	461202103	3323	139691	SH	SOLE	117761	0	21930
ISHARES COMEX GOLD TR	ISHARES	464285105	1254	14475	SH	SOLE	13771	0	704
JACOBS ENGR GROUP INC DEL	COM	469814107	3053	63478	SH	SOLE	52535	0	10943
JOHNSON & JOHNSON	COM	478160104	3391	56674	SH	SOLE	48095	0	8579
LABORATORY CORP AMER HLDGS	COM NEW	50540R409	1907	29603	SH	SOLE	22643	0	6960
LIFE TECHNOLOGIES CORP	COM	53217V109	569	24395	SH	SOLE	22374	0	2021
M & T BK CORP	COM	55261F104	1891	32941	SH	SOLE	26018	0	6923
MANITOWOC INC	COM	563571108	220	25363	SH	SOLE	25363	0	0
MEADWESTVACO CORP	COM	583334107	1544	138009	SH	SOLE	99961	0	38048
NABORS INDUSTRIES LTD	SHS	g6359f103	369	30804	SH	SOLE	30804	0	0
NOBLE CORPORATION	SHS	G65422100	2162	97860	SH	SOLE	80313	0	17547
NORTHROP GRUMMAN CORP	COM	666807102	1876	41658	SH	SOLE	31056	0	10602
PENTAIR INC	COM	709631105	294	12409	SH	SOLE	12409	0	0
POWERSHS DB US DOLLAR INDEX	DOLL INDX BULL	73936D107	1742	70574	SH	SOLE	64754	0	5820
PROCTER & GAMBLE CO	COM	742718109	1753	28354	SH	SOLE	21371	0	6983
QUALCOMM INC	COM	747525103	3294	91923	SH	SOLE	77343	0	14580
STRYKER CORP	COM	863667101	2630	65844	SH	SOLE	54011	0	11833
TARGET CORP	COM	87612E106	2664	77164	SH	SOLE	63501	0	13663
TIDEWATER INC	COM	886423102	2935	72888	SH	SOLE	60818	0	12070
WELLS FARGO & CO NEW	COM	949746101	3099	105132	SH	SOLE	89771	0	15361

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