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A copy of this joint press release is attached hereto as Exhibit 99.1 and is incorporated by reference herein.

Item 9.01. Financial Statements and Exhibits

(d) Exhibits.

The following exhibits are filed herewith:

99.1 Joint Press Release, dated November 23, 2009

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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.

FINANCIAL FEDERAL CORPORATION

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(Registrant)

By: /s/ Steven F. Groth

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Senior Vice President and  
Chief Financial Officer  
(Principal Financial  
Officer)

November 23, 2009

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(Date)

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EXHIBIT INDEX

| Exhibit No. | Description of Exhibit                       |
|-------------|--|
| 99.1        | Joint Press Release, dated November 23, 2009 |