

C & F FINANCIAL CORP  
Form 8-K  
October 21, 2004

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**UNITED STATES**  
**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)

**October 20, 2004**

**C&F FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

**Virginia**  
(State or Other Jurisdiction  
  
of Incorporation)

**000-23423**  
(Commission  
  
File Number)

**54-1680165**  
(IRS Employer  
  
Identification No.)

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**Eighth and Main Streets, P.O. Box 391, West Point, Virginia**  
(Address of principal executive offices)

**23181**  
(Zip Code)

Registrant's telephone number, including area code

**(804) 843-2360**

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

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:

- .. 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 2.02 Results of Operations and Financial Condition

On October 20, 2004, C&F Financial Corporation issued a news release announcing its financial results for the third quarter ended September 30, 2004. A copy of the company's news release is attached as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated herein by reference into this Item 2.02.

Item 8.01 Other Events

On October 15, 2004, C&F Financial Corporation issued a news release announcing the purchase of a new facility for its operations center. A copy of the company's news release is attached as Exhibit 99.2 to this Current Report on Form 8-K and is incorporated herein by reference into this Item 8.01.

Item 9.01. Financial Statements and Exhibits

(c) Exhibits

99.1 C&F Financial Corporation news release dated October 20, 2004

99.2 C&F Financial Corporation news release dated October 15, 2004

**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.

C&F FINANCIAL CORPORATION  
REGISTRANT

Date: October 21, 2004

By: /s/ Thomas F. Cherry

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Thomas F. Cherry  
Chief Financial Officer