

C & F FINANCIAL CORP  
Form 8-K  
January 26, 2004

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# SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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## 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 22, 2004

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# C&F FINANCIAL CORPORATION

(Exact Name of Registrant as Specified in Its Charter)

<b>Virginia</b> (State or other jurisdiction of incorporation or organization)	<b>000-23423</b> (Commission File Number)	<b>54-1680165</b> (I.R.S. 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



Item 5. Other Events and Regulation FD Disclosure

On January 22, 2004, C&F Financial Corporation issued a news release announcing the board of directors' authorization to repurchase up to 5% of the Company's common stock over the next twelve months. A copy of the Company's news release is attached as Exhibit 99.1 hereto and is hereby incorporated herein by reference.

Item 7. Financial Statements, ProForma Financial Information and Exhibits

(a) *Financial Statements of Business Acquired*

Not applicable.

(b) *Pro Forma Financial Information*

Not applicable.

(c) *Exhibits*

- 99.1 C&F Financial Corporation news release dated January 22, 2004
- 99.2 C&F Financial Corporation news release dated January 23, 2004

Item 12. Disclosure of Results of Operations and Financial Condition

On January 23, 2004, C&F Financial Corporation issued a news release announcing its financial results for the fourth quarter and for the twelve months ended December 31, 2003. A copy of the company's news release is attached as Exhibit 99.2 hereto and is hereby 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 hereunto duly authorized.

C&F FINANCIAL CORPORATION

REGISTRANT

Date: January 26, 2004

By: \_\_\_\_\_ /s/ Thomas F. Cherry

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Thomas F. Cherry  
Chief Financial Officer