

C & F FINANCIAL CORP  
Form 8-K  
July 22, 2004

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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) July 21, 2004

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## C&F FINANCIAL CORPORATION

(Exact Name of Registrant as Specified in Its Charter)

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Virginia  
(State or other jurisdiction of  
incorporation or organization)

000-23423  
(Commission File Number)

54-1680165  
(I.R.S. Employer  
Identification No.)

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 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 July 21, 2004

Item 12. Disclosure of Results of Operations and Financial Condition

On July 21, 2004, C&F Financial Corporation issued a news release announcing its financial results for the second quarter ended June 30, 2004. A copy of the company's news release is attached as Exhibit 99.1 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: July 22, 2004

By: /s/ Thomas F. Cherry

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Thomas F. Cherry  
Chief Financial Officer