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OLD POINT FINANCIAL CORP  
Form 8-K  
August 26, 2002

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): August  
26, 2002

OLD POINT FINANCIAL CORPORATION  
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(Exact name of registrant as specified in its charter)

0-12896  
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(Commission File Number)

Virginia  
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(State of incorporation)

54-1265373  
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(I.R.S. Employer Identification No.)

1 West Mellen Street, Hampton, Virginia  
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(Address of principal executive offices)

23663  
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(Zip Code)

(757) 728-1200  
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(Registrant's telephone number, including area code)