

OLD POINT FINANCIAL CORP  
Form 8-K  
October 16, 2003

**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 14, 2003

**OLD POINT FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

**0-12896**

(Commission File Number)

**Virginia**

(State of incorporation)

**54-1265373**

(I.R.S. Employer Identification No.)

**1 West Mellen Street, Hampton, Virginia 23663**

(Address of principal executive offices) (Zip Code)

**(757) 728-1200**

(Registrant's telephone number, including area code)

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**Item 7. Financial Statements and Exhibits**

(c) Exhibits

Exhibit 99.1 Press release dated October 14, 2003

**Item 12. Results of Operations and Financial Condition**

The information in this Form 8-K and Exhibit 99.1, attached hereto, is furnished in accordance with SEC Release No. 33-8216. The information shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, except as shall be expressly set forth by specific reference in such filing.

On October 14, 2003, Old Point Financial Corporation issued a press release reporting earnings and other financial results for its third quarter of 2003, which ended September 30, 2003. A copy of the press release is attached as Exhibit 99.1.

**SIGNATURE**

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.

OLD POINT FINANCIAL CORPORATION  
Registrant

/s/Robert F. Shuford  
Chairman of the Board  
President and Chief Executive Officer

Dated: October 16, 2003

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