

C & F FINANCIAL CORP  
Form 8-K  
November 18, 2003

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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) November 17, 2003

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## C&F FINANCIAL CORPORATION

(Exact Name of Registrant as Specified in Its Charter)

Virginia	000-23423	54-1680165
(State or other jurisdiction of incorporation or organization)	(Commission File Number)	(I.R.S. Employer Identification No.)

Eighth and Main Streets,

23181

P.O. Box 391,

(Zip Code)

West Point, Virginia

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(Address of principal executive offices)

**Registrant's telephone number, including area code (804) 843-2360**

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Item 5.     Other Events

On November 17, 2003, C&F Financial Corporation issued a news release announcing its declaration of a cash dividend payable January 1, 2004.

Item 7.     Financial Statements, ProForma Financial Information and Exhibits

Exhibits

(a)   *Financial Statements of Business Acquired*

Not applicable.

(b)   *Pro Forma Financial Information*

Not applicable.

(c)   *Exhibits*

99.1 News Release

**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: November 17, 2003

By:

/s/ Thomas F. Cherry

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Thomas F. Cherry

Chief Financial Officer