

C & F FINANCIAL CORP  
Form 8-K  
February 19, 2004

---

## 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) February 18, 2004

---

## C&F FINANCIAL CORPORATION

(Exact Name of Registrant as Specified in Its Charter)

---

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 5. Other Events

On February 18, 2004, C&F Financial Corporation issued a news release announcing its declaration of a cash dividend payable April 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: February 19, 2004

By: /s/ Thomas F. Cherry

---

Thomas F. Cherry  
Chief Financial Officer