

C & F FINANCIAL CORP  
Form 8-K  
January 30, 2007

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**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) January 26, 2007

**C&F FINANCIAL CORPORATION**

(Exact Name of Registrant as Specified in Its Charter)

<b>Virginia</b> (State or other jurisdiction of incorporation or organization)	<b>000-23423</b> (Commission File Number)	<b>54-1680165</b> (I.R.S. Employer Identification No.)
<b>802 Main Street, West Point, Virginia</b> (Address of principal executive offices)	Registrant's telephone number, including area code (804) 843-2360	<b>23181</b> (Zip Code)

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(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- .. Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- .. Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- .. Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- .. Pre-commencement communications pursuant to Rule 13e-4c under the Exchange Act (17 CFR 240-13e-4c)



**Item 2.02 Results of Operations and Financial Condition**

On January 26, 2007, C&F Financial Corporation issued a news release announcing its financial results for the fourth quarter and year ended December 31, 2006. A copy of the company's news release is attached as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated herein by reference into this Item 2.02.

**Item 9.01. Financial Statements and Exhibits**

(d) Exhibits

99.1 C&F Financial Corporation news release dated January 26, 2007

**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: January 29, 2007

By: /s/ Thomas F. Cherry  
Thomas F. Cherry

Chief Financial Officer