

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

---

**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)

**Virginia**  
(State or other jurisdiction of  
incorporation or organization)

**000-23423**  
(Commission  
File Number)

**54-1680165**  
(I.R.S. Employer  
Identification No.)

**802 Main Street, West Point, Virginia**  
(Address of principal executive offices)

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

**23181**  
(Zip Code)

---

(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