

OLD POINT FINANCIAL CORP  
Form 8-K  
July 26, 2004

**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): July 21, 2004

**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 July 21, 2004

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

On July 21, 2004, Old Point Financial Corporation issued a press release reporting earnings and other financial results for its second quarter of 2004, which ended June 30, 2004. A copy of the press release is attached as Exhibit 99.1.

**SIGNATURE**

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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: July 26, 2004

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