

OLD POINT FINANCIAL CORP  
Form 8-K  
August 14, 2003

**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): August 13, 2003

**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 5. Other Events and Regulation FD Disclosure

James Reade Chisman has been elected to the Board of Directors of Old Point National Bank. A press release is attached as Exhibit 99.1.

The Board of Directors of Old Point Financial Corporation declared a quarterly dividend of \$0.15 per share of common stock to be paid on September 30, 2003, to shareholders of records as of August 29, 2003. A press release is attached as Exhibit 99.2.

**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.

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OLD POINT FINANCIAL CORPORATION  
Registrant

/s/Robert F. Shuford  
Chairman of the Board  
President and Chief Executive Officer

Dated: August 14, 2003

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