## **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) October 27, 2006

# **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, Virginia23181(Address of principal executive offices)(Zip Code)Registrant s telephone number, including area code (804) 843-2360

(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 filling obligation of the registrant under any of the following provisions:

## Edgar Filing: C & F FINANCIAL CORP - Form 8-K

- " 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 October 27, 2006, C&F Financial Corporation issued a news release announcing its financial results for the third quarter and nine months ended September 30, 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 October 27, 2006

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#### 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: October 27, 2006

By: /s/ Thomas F. Cherry Thomas F. Cherry Chief Financial Officer

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