OLD POINT FINANCIAL CORP Form 8-K January 23, 2006

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 20, 2006

OLD POINT FINANCIAL CORPORATION

 $(Exact\ name\ of\ registrant\ as\ specified\ in\ its\ charter)$

Virginia (State or other jurisdiction

000-12896 (Commission File Number) 54-1265373 (IRS Employer

of incorporation)

Identification No.)

1 West Mellen Street

Hampton, Virginia 23663

(Address of principal executive offices) (Zip Code)

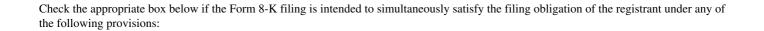
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(757)728-1200

(Registrant s telephone number, including area code)

Not applicable

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



- 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-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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Item 2.02 Results of Operations and Financial Condition.

On January 20, 2006, Old Point Financial Corporation issued a press release reporting earnings and their financial results for its fourth quarter of 2005, which ended December 31, 2005. A copy of the press release is attached as Exhibit 99.1.

Item 9.01 Financial Statements and Exhibits.

(c) Exhibits

Exhibit 99.1 Press release dated January 20, 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.

Old Point Financial Corporation

Registrant

Date: January 20, 2006

/s/ Robert F. Shuford

Robert F. Shuford

Chairman of the Board

President & Chief Executive Officer