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OLD POINT FINANCIAL CORP

Form 8-K

September 30, 2002

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): September 30, 2002

OLD POINT FINANCIAL CORPORATION
(Exact name of registrant as specified in its charter)

0-12896
(Commission File Number)

Virginia 54-1265373
(State of incorporation) (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)

Item 5. Other Events and Regulation FD Disclosure

Frank E. Continetti, President and CEO of Old Point Trust & Financial Services, N.A., a wholly owned subsidiary of Old Point Financial Corporation, resigned as of October 4, 2002 to pursue other interests outside the Hampton Roads area.

A press release is attached as Exhibit 1.

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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)

By: /s/Robert F. Shuford

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

Dated: September 30, 2002