

# SECURITIES AND EXCHANGE COMMISSION

## FORM SC 13G

Schedule filed to report acquisition of beneficial ownership of 5% or more of a class of equity securities by passive investors and certain institutions

Filing Date: **2009-01-26**  
SEC Accession No. **0001102256-09-000002**

([HTML Version](#) on [secdatabase.com](#))

### SUBJECT COMPANY

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#### **OLD POINT TRUST & FINANCIAL SERVICES N A**

CIK: **1102256** | IRS No.: **541920705** | State of Incorp.: **VA** | Fiscal Year End: **1231**  
Type: **SC 13G** | Act: **34** | File No.: **005-57765** | Film No.: **09544439**

Mailing Address  
*P O BOX 6270  
NEWPORT NEWS VA 23606*

Business Address  
*11780 JEFFERSON AVENUE  
P O BOX 6270  
NEWPORT NEWS VA 23606  
7575992200*

### FILED BY

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7575992200*

January 21, 2009

Securities and Exchange Commission  
450 5th Street, N.W.  
Washington, D.C. 20549

Old Point Trust and Financial Services, N.A.  
Schedule 13G Filing

Gentlemen:

We enclose on behalf of Old Point Trust and Financial Services, N.A. (the "Trust Company") for filing pursuant to Rule 13d-2 (b) of the Securities Exchange Act of 1934 six copies, one of which is manually executed, of the Trust Company's Schedule 13G reporting its ownership, as trustee of various funds, of more than 5% of the outstanding voting securities of Old Point Financial Corporation, Hampton, VA. The Trust Company is a subsidiary of Old Point Financial Corporation.

Please contact the undersigned should you have any questions.

Sincerely,

/s/Robert F. Shuford  
Chairman

Encl.

cc: Jacob A. Lutz III, Esq.  
Troutman Sanders, LLP  
Troutman Sanders Building  
1001 Haxall Point  
Richmond, VA 23219

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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

SCHEDULE 13G

Under the Securities Exchange Act of 1934  
(Amendment No. )\*

OLD POINT FINANCIAL CORPORATION

(Name of Issuer)

COMMON STOCK (\$5.00 PAR VALUE)

(Title of Class of Securities)

680194107

(CUSIP Number)

DATE OF EVENT WHICH REQUIRES FILING OF THIS STATEMENT: DECEMBER 31, 2008

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

Rule 13d-1(b)

Rule 13d-1(c)

     X Rule 13d-1(d)

\*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

SEC 1745 (3-06)

Page 1 of 5 Pages

CUSIP No. 680194107

1. Names of Reporting Persons.

I.R.S. Identification Nos. of above persons (entities only).

OLD POINT TRUST & FINANCIAL SERVICES, N.A.

I.R.S. IDENTIFICATION NO. 54-1920705

2. Check the Appropriate Box If a Member of a Group

(a)

(b)

3. SEC Use Only

4. Citizenship or Place of Organization

UNITED STATES OF AMERICA

Number Of Shares Beneficially Owned By Each Reporting Person With:

5. Sole Voting Power

473,512 (a/o 12/31/08)

6. Shared Voting Power

0

7. Sole Dispositive Power

493,310 (a/o 12/31/08)

8. Shared Dispositive Power

22,960 (a/o 12/31/08)

9. Aggregate Amount Beneficially Owned By Each Reporting Person

977,912 (includes shares for which reporting person has no voting or disposition power)

10. Check if the Aggregate Amount in Row (9) Excludes Certain Shares (See Instructions)

11. Percent of Class Represented By Amount In Row (9)

19.9%

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12. Type Of Reporting Person

BK

Item 1 (a) Name of Issuer:

OLD POINT FINANCIAL CORPORATION

Item 1 (b) Address of Issuer's Principal Executive Offices:

1 WEST MELLEEN STREET  
HAMPTON, VIRGINIA 23663

Item 2 (a) Name of Person Filing:

OLD POINT TRUST & FINANCIAL SERVICES, N.A.

Item 2 (b) Address of Principal Business Office or, if none, Residence:

11780 JEFFERSON AVENUE SUITE D / PO BOX 6270  
NEWPORT NEWS, VIRGINIA 23606

Item 2 (c) Citizenship:

A TRUST COMPANY ORGANIZED AND EXISTING UNDER THE LAWS OF THE UNITED STATES OF AMERICA

Item 2 (d) Title of Class of Securities:

COMMON STOCK, \$5.00 PAR VALUE

Item 2 (e) CUSIP Number:

680194107

Item 3 Type of Person:

BANK AS DEFINED IN SECTION 3(a)(6) OF THE ACT (15 U.S.C. 78c)

Item 4 Ownership

(a) Amount Beneficially Owned

977,912 (includes shares for which reporting person has no voting or disposition power)

(b) Percent of Class

19.9%

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(c) Number of Shares as to which the person has:

(i) sole power to vote or to direct the vote:

473,512 BUT AS TO WHICH, AS A MATTER OF VIRGINIA LAW, CANNOT BE VOTED UNLESS A CO-FIDUCIARY IS APPOINTED FOR THE SOLE PURPOSE OF VOTING SUCH SHARES

(ii) shared power to vote or to direct the vote:

0

(iii) sole power to dispose or to direct the disposition of:

493,310

(iv) shared power to dispose or to direct the disposition of:

22,960

Item 5. Ownership of Five Percent or Less of a Class

NOT APPLICABLE

Item 6. Ownership of More than Five Percent on Behalf of Another Person.

ALL OF THE SECURITIES REPORTED ON THIS SCHEDULE 13G ARE HELD BY OLD POINT TRUST & FINANCIAL SERVICES, N.A., AS TRUSTEE OF VARIOUS TRUST ACCOUNTS. NO SINGLE TRUST ACCOUNT HOLDS MORE THAN 5% OF THE OUTSTANDING SHARES OF OLD POINT FINANCIAL CORPORATION.

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on By the Parent Holding Company.

NOT APPLICABLE

Item 8. Identification and Classification of Members of the Group.

NOT APPLICABLE

Item 9. Notice of Dissolution of Group.

NOT APPLICABLE

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Item 10. Certification.

NOT APPLICABLE

Signature:

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete, and correct.

January 21, 2009

Date

OLD POINT TRUST & FINANCIAL SERVICES, N.A.

/s/Eugene M. Jordan, II, President & CEO

