



CELEBRATING

HAMPTON'S

400th

ANNIVERSARY



TAKING PRIDE IN OUR HISTORY



Old Point National Bank invites you to join us in celebrating Hampton's 400th anniversary as the oldest, continuous English-speaking settlement in North America.



From the English colonists who settled at Kecoughtan in 1610 and the Civil War clash of the ironclads in Hampton Roads harbor, to the founding of NASA and training of America's first astronauts at Langley—events that happened in Hampton have helped shape history.



Old Point is honored to share in that history. Our very first customers were served from a counter inside a Phoebus candy store back in 1923, and we've been dedicated to providing friendly banking service to the people of Hampton Roads ever since.

We take pride in Hampton's past and look forward to our place in its future.



On the cover (clockwise from top):

Pochins, the Indian leader of Kecoughtan in 1607

Dirigibles at Langley Field around 1920

Confederate veteran Robert Hudgins

Hampton's cityscape in the 1920s, near the intersection of King and Queen Streets

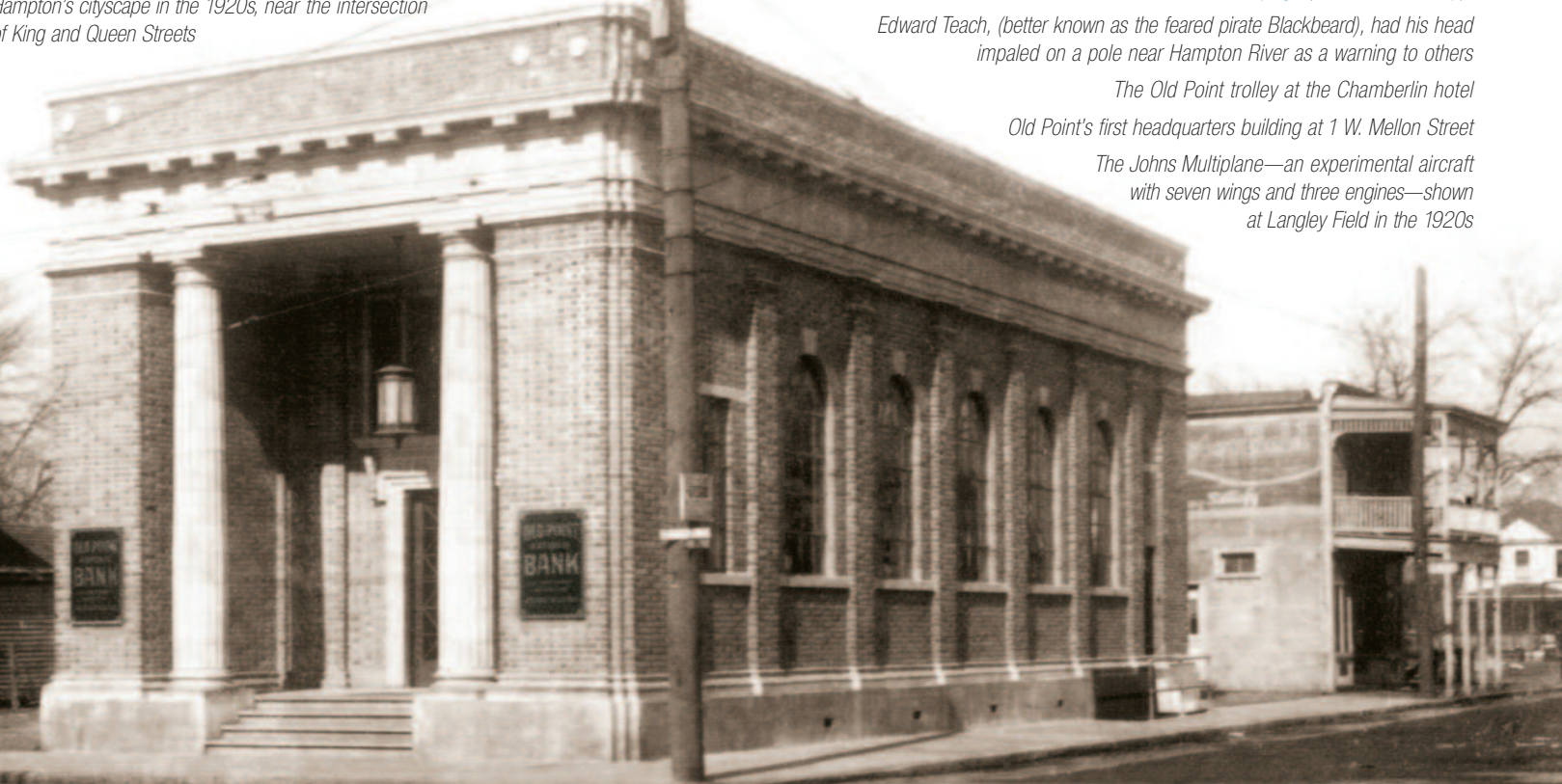
This page (clockwise from top):

Edward Teach, (better known as the feared pirate Blackbeard), had his head impaled on a pole near Hampton River as a warning to others

The Old Point trolley at the Chamberlin hotel

Old Point's first headquarters building at 1 W. Mellon Street

The Johns Multiplane—an experimental aircraft with seven wings and three engines—shown at Langley Field in the 1920s



The Old Point National Bank would like to express appreciation to the following sources for allowing us to reproduce the historic Hampton images used in this report: Chamberlin Hotel panorama (pages 2 and 3) courtesy of John Moran Quarstein. Darling's oyster plant (page 5) courtesy of Sargent Memorial Room, Norfolk Public Library. All other historic images courtesy of the Hampton History Museum.

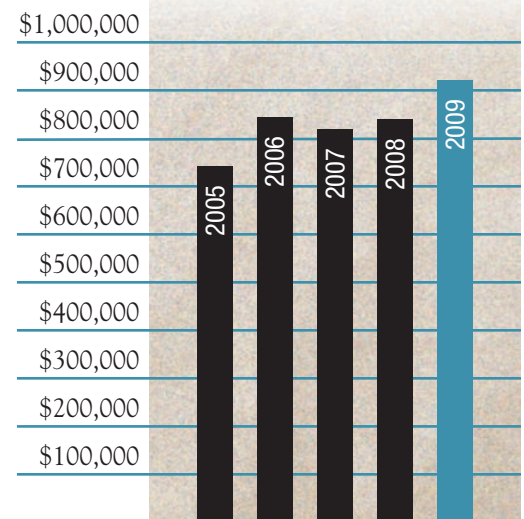
SELECTED FINANCIAL HIGHLIGHTS

Years Ended December 31, (In thousands except per share data)	2009	2008	2007	2006	2005
RESULTS OF OPERATIONS					
Interest income	\$41,682	\$46,501	\$49,021	\$44,885	\$36,487
Interest expense	14,323	19,006	23,349	20,276	12,321
Net interest income	27,359	27,495	25,672	24,609	24,166
Provision for loan losses	6,875	2,400	1,000	1,200	1,050
Net interest income after provision for loan losses	20,484	25,095	24,672	23,409	23,116
Net gains (losses) on available-for-sale securities	290	(47)	3	9	10
Noninterest income	12,324	12,769	12,483	11,397	10,355
Noninterest expenses	31,205	28,376	26,023	25,181	23,585
Income before income taxes	1,893	9,441	11,135	9,634	9,896
Income tax expense	211	2,651	3,166	2,610	2,628
Net income	\$1,682	\$6,790	\$7,969	\$7,024	\$7,268
FINANCIAL CONDITION					
Total assets	\$921,422	\$834,965	\$822,557	\$847,521	\$739,993
Total deposits	662,502	646,524	596,165	588,414	536,744
Total loans	635,242	637,452	597,144	583,593	494,697
Stockholders' equity	81,608	82,898	79,707	74,665	71,056
Average assets	868,082	832,533	824,727	794,367	706,076
Average equity	82,772	82,195	77,479	72,540	70,472
PERTINENT RATIOS					
Return on average assets	0.19%	0.82%	0.97%	0.88%	1.03%
Return on average equity	2.03%	8.26%	10.29%	9.68%	10.31%
Dividends paid as a percent of net income	137.16%	47.66%	37.78%	39.76%	36.47%
Average equity as a percent of average assets	9.54%	9.87%	9.39%	9.13%	9.98%
PER SHARE DATA ***					
Basic earnings per share	\$0.34	\$1.39	\$1.61	\$1.41	\$1.45
Diluted earnings per share	0.34	1.38	1.59	1.39	1.42
Cash dividends declared	0.47	0.66	0.61	0.56	0.53
Book value	16.60	16.90	16.24	14.96	14.16
GROWTH RATES					
Year-end assets	10.35%	1.51%	-2.95%	14.53%	7.83%
Year-end deposits	2.47%	8.45%	1.32%	9.63%	4.80%
Year-end loans	-0.35%	6.75%	2.32%	17.97%	14.18%
Year-end equity	-1.56%	4.00%	6.75%	5.08%	2.77%
Average assets	4.27%	0.95%	3.82%	12.50%	5.41%
Average equity	0.70%	6.09%	6.81%	2.93%	6.04%
Net income	-75.23%	-14.79%	13.45%	-3.36%	-15.29%
Cash dividends declared	-28.79%	8.20%	8.93%	6.06%	6.45%
Book value	-1.78%	4.06%	8.56%	5.65%	2.73%

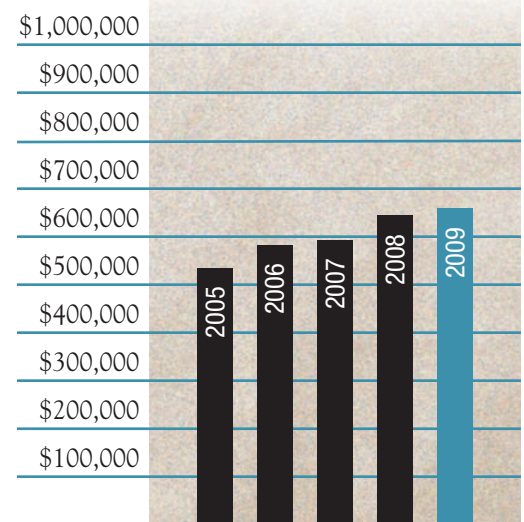
*** Per share data have been adjusted to reflect the 5 for 4 stock split in the form of a dividend declared on August 16, 2007 and paid on October 1, 2007.

CORPORATE PROFILE

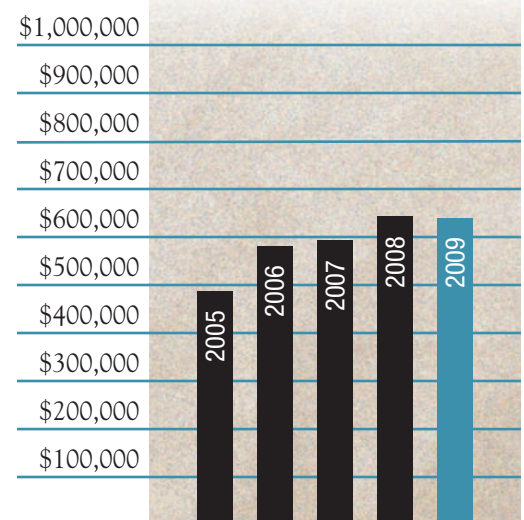
OLD POINT FINANCIAL CORPORATION is the parent company of THE OLD POINT NATIONAL BANK OF PHOEBUS, serving the community of Hampton Roads with twenty one branches and more than sixty ATMs, and OLD POINT TRUST & FINANCIAL SERVICES, N.A., Hampton Roads' foremost wealth management services provider. Founded in 1923, Old Point Financial Corporation is dedicated to providing excellent customer service to consumers and small businesses through a complete range of financial products.



TOTAL ASSETS
(In Thousands)



TOTAL DEPOSITS
(In Thousands)



TOTAL LOANS
(In Thousands)



A LETTER TO OUR *S*TOCKHOLDERS

*B*ank failures and bailouts made national headlines in 2009. Turmoil rocked the markets in the United States and around the world. While the economy normally cycles up and down, what we have been seeing is exceptional and challenging. However, Old Point's 87-year tradition of financial prudence always shines as a steady beacon to help us navigate even the roughest economic seas. Although in the second quarter of 2009 we posted our first quarterly loss since the banking crisis in the early 1990s, I am gratified to report that we were profitable for the year as a whole. In particular, we posted net income of \$1.7 million, or \$0.34 per diluted share of stock, in 2009. Also important: Our assets continue to grow, increasing on an annual basis by 10.4% to \$921.4 million.

As you know, Old Point did not apply for or receive TARP funds. This has allowed us to focus on mov-

ing our business forward, while many other banks have been contending with paying the government back and dealing with related issues. Once again, our strong capital position and conservative practices have served Old Point well.

As a result of our disappointing earnings, dividends paid to our stockholders were lower than in years past. During 2009, we paid \$0.47 per share in dividends, versus the 2008 total of \$0.66. However, based on our year-end 2009 stock price of \$15.55, the \$0.47 dividend still translates to a dividend yield of approximately 3%. In keeping with the decision to lower our dividend, we did not provide bonuses to our executive staff in 2009. Although we appreciate the efforts of all of our employees, our bottom-line results simply did not merit additional executive compensation.

Factors Affecting Earnings

- As the economy continued to be challenging throughout the year, it was necessary and prudent to increase our provision for loan losses from \$2.4 million in 2008 to \$6.9 million for the year ended 2009. This action brings our allowance for loan and lease losses to 1.24% of total loans. While this is the wise step to take in difficult times, it does produce the overall effect of reducing net income.

The Hotel Chamberlin (left) and the Hygeia Hotel, c.1900.





Robert F. Shuford, *Chairman of the Board, OPNB/OPFC*

- With bank failures on the rise, the Federal Deposit Insurance Corporation (FDIC) dramatically raised insurance premiums paid by all banks to cover the losses suffered by those that failed. Old Point's FDIC premium, which included a one-time special assessment paid by all banks, increased by \$1.5 million over 2008.
- Loan demand during 2009 was soft, and our loan charge-offs were greater than we would have wanted. The resulting reduction in loan income, coupled with the expenses associated with preparing and maintaining repossessed assets for sale, also affected our bottom line.
- On the plus side, our tax-equivalent net interest margin (NIM) improved over the year: NIM was at 3.35% at the end of the first quarter in 2009, and it ended up December 31, 2009 at 3.44% for the year.

Old Point Continues to Grow

Growth is central to Old Point's long-term business strategy and we made important strides forward in 2009. Our assets ended the year at \$921.4 million, an increase of \$86.5 million over 2008. During the same period, deposits and repurchase agreements also grew \$92.5 million to \$771.9 million, an increase of 13.6%. (Repurchase agreements are arrangements used by our commercial customers as a cash management tool.)

Loans were relatively flat because of the down economy, but we continue to work to place good loans on our books.

We are expanding physically on both sides of the water. In November, we opened our 21st banking office, in the Ghent section of Norfolk. This new Norfolk headquarters houses a branch, along with offices for our Regional Executive Officer and members of our Corporate Banking department. In 2010, we will begin construction on a new headquarters building in downtown Hampton. This five-story, 50-thousand square-foot building will be located on the site currently occupied by our downtown Hampton office. In preparation for the construction, the downtown Hampton office will temporarily relocate to 24 Wine Street until the new building is completed. The Phoebus campus will

continued



Bathers at Buckroe Beach.



A LETTER TO OUR STOCKHOLDERS

OLD POINT EXECUTIVE OFFICERS



Melissa L. Burroughs
Chief Lending Officer



Laurie D. Grabow
Chief Financial Officer



Eugene M. Jordan, II
President & CEO
Old Point Trust



Louis G. Morris
President & CEO
Old Point
National Bank



Robert F. Shuford, Jr.
Chief Operating Officer



Joseph R. Witt, CPA
Corporate Banking

become the bank's Operations Center, giving us space to further enhance our operations capabilities.

As part of our plans for new generation of revenue, we made strategic hires. **Donna Bennett**, an experienced treasury services officer, has joined the bank as a senior vice president in the **Corporate Banking** department. Corporate Banking provides financial services to larger companies who require sophisticated solutions for their business.

Beth Tibbetts has joined **Old Point Trust** as an employee benefit officer. This move will enhance Trust's ability to provide more employee benefit products.

Our Capital Position

We take pride in Old Point's sound capital position. At year end 2009, the Bank's Tier 1 capital ratio was 11.11%, well above the 6% required for a bank to be classified as "well capital-

ized." For the same time period, Old Point Financial Corporation's Tier 1 capital ratio was 11.88%.

Asset Quality

Regardless of economic conditions, we always closely monitor all of our loans and we move quickly to resolve issues as they arise. Despite our best efforts, our charge offs (net of recoveries) of unsatisfactorily performing loans increased over the year, going from \$1.1 million at the end of 2008 to \$5.4 million in

2009. Non-performing assets overall dropped from \$14.9 million at the end of 2008 to \$12.9 million in 2009. During 2009, we increased our provision for loan losses by \$4.5 million over 2008, so that our Allowance for Loan and Lease Losses (ALLL) now stands at 1.24% of total loans. In 2008, that measure was at 1.00%.

Trust

During a year of notable turmoil, we continued to provide our clients with solid investment performance and minimized volatility. We're pleased to report that over the last three and five year periods, our discretionary portfolios have consistently outperformed their benchmarks.

In addition, thanks to our commitment to quality service, loyalty of clients to Old Point Trust Company is very strong. And our excellent reputation and strong sales effort continue to bring new clients to Old Point Trust. As the result of all of these factors, the market value of assets under administration over year end 2008 rose by more than 10 percent.

Constantly expanding the product line is also a significant growth strategy for the Trust Company. During the first half of 2010, Old Point Trust will introduce a daily valuation employee benefit product, which allows benefit plan participants to monitor the value of their assets on a day-to-day basis. With the assistance of the Bank's Corporate Banking area, Old Point Trust now also offers trusteeship for trusts supporting non-qualified deferred compensation plans.

Old Point Investment Services completes Old Point's array of wealth management products, offering



This page (left side): A Hampton policeman, billy club in hand, circa 1920.

Facing page (bottom right): The "Sky-High Oyster Pile" at J.S. Darling's plant next to the Hampton River.

This unique Hampton landmark was even featured in a 1916 issue of National Geographic.

OLD POINT TRUST EXECUTIVE OFFICERS



C. Kay Alligood
Chief Administrative
Officer



Eugene M. Jordan, II
President & CEO



McKim Williams, Jr.
Trust & Investment
Officer

brokerage services, annuities and long term care insurance and more. Old Point truly can help each client in every aspect of his or her financial life.

Corporate Banking

The year 2009 was successful for Old Point's new **Corporate Banking** department, which provides treasury management services to larger corporations within our market. It has added several new and expanded relationships and is actively seeking more. The department focuses on treasury consulting, which can provide customers with more sophisticated solutions to their cash management needs. One such service is Old Point Image Lockbox, the first in the area to offer local post office boxes as receiving points. The use of local boxes enables local businesses to avoid the "mail float" associated with using distant boxes to receive payments.

Retail and Commercial Banking

- Retail: With the opening of the Ghent office, our 21st, we now have two offices or more in most of the major Hampton Roads cities: Chesapeake, Hampton,

Newport News, Norfolk, Virginia Beach and the Williamsburg area. Our emphasis for the next several years will be on cementing and growing relationships with our customers. In order to accomplish this, Retail will concentrate on training and coaching of branch staff.

- Commercial: As always, our focus is on asset quality. In these trying times, this has become more important now than ever.
- Customer Relationship Management: In 2010, we will install a Customer Relationship Management system to help our front-line bankers in serving their customers. The system will be installed by the end of the year and will enable calling officers and support staff to understand the entire scope of Old Point's relationship with each customer. This will further and encourage team-based customer support efforts.

Our 2009 Annual Report Cover

During 2010, our hometown of Hampton will celebrate its 400th anniversary. We wish to honor that occasion by featuring photographs that show some of Hampton's long history. We are proud to have been born in America's oldest continuous English-speaking settlement and to have served the needs of its citizens since 1923. As you no doubt know from our recent commercials, we first began our banking operations from a candy store counter in Phoebus. As we say in the ads, we think that "sweet" fact makes us unique in the market and helps explain our *Real. Friendly.* brand.

continued



A LETTER TO OUR *S*TOCKHOLDERS

Looking forward to 2010

Old Point is strong. Our capital position is good. The economy in our region appears to be better than in many other areas of the country. These factors will all be important in 2010. Of course, we can anticipate that many of the challenging issues we encountered in 2009 will continue in 2010. We will be faced with more regulation. There will be more negative press. Even though it primarily reports on big investment banks, this publicity casts a shadow on community banks like Old Point and leads to more uncertainty in the market. However, our eight-and-a-half decade tradition of sound business practices and the outstanding team and individual efforts of Old Point staff are assets that will serve Old Point well in 2010.

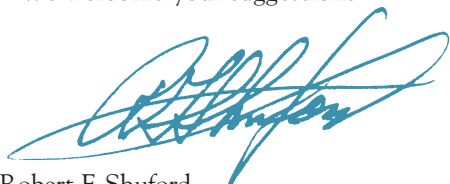
Our involvement in our community, both by our excellent staff and at the corporate level, will continue. In addition to monetary contributions to over 250 charities, organizations and community events, virtually all of our officers contribute personal time and resources to these organizations. We are very proud of our home, the Hampton Roads region of Virginia, and our participation in the quality of life initiatives throughout the area is a distinguishing characteristic of our Company.

In Memoriam

In 2009 we lost two long-time friends and associates of the bank. **Margaret Causby**, Executive Vice President, a 40-year stalwart employee who had either worked in or managed virtually every department in the Bank, died in September. **Melvin Zimm**, a member of the Board of Directors of Old Point Financial Corporation since 2003 and Chairman of the Norfolk Regional Board of Old Point National Bank, died in August. Both of these individuals contributed a great deal to both the Company and our community. They will be sorely missed.

Annual Meeting

We look forward to seeing you at our Annual Stockholders' Meeting on Tuesday, April 27, 2010 at the Hampton Roads Convention Center in Hampton, Virginia. As always, we are grateful for your support, the guidance of our Boards, and the dedication of our employees. We welcome your suggestions.



Robert F. Shuford
Chairman, President & Chief Executive Officer



David L. Bernd
President & CEO
Sentara Healthcare



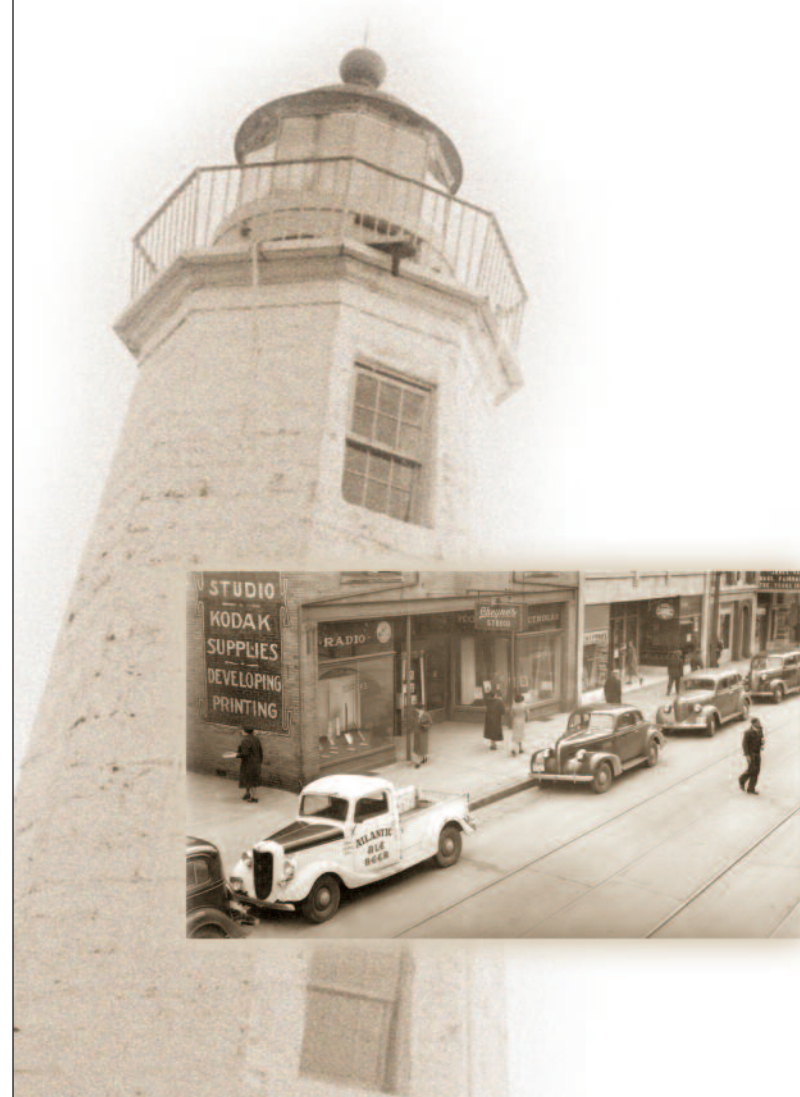
James Reade Chisman
President
J. R. Chisman
Development Co.



John B. Morgan, II
President
Morgan-Marrow
Insurance



Louis G. Morris
President & CEO
OPNB



OLD POINT *B*OARDS OF DIRECTORS

OLD POINT NATIONAL BANK/OLD POINT FINANCIAL CORPORATION



Dr. Richard F. Clark
Retired Pathologist
Sentara Hampton
General Hospital



Russell S. Evans, Jr.
*Retired Assistant
Treasurer and Corporate
Fleet Manager*
Ferguson Enterprises



Michael A. Glasser
*Attorney-at-Law/
Member*
Glasser and Glasser,
PLC



Dr. Arthur D. Greene
*Retired Orthopaedic
Surgeon*
Sentara Healthcare
Administrator



Stephen D. Harris
Attorney-at-Law/Partner
Geddy, Harris, Franck
& Hickman, L.L.P.



John Cabot Ishon
President
Hampton Stationery



Robert L. Riddle,
CCIM
President
Riddle Associates, Inc.



Dr. H. Robert Schappert
Retired President
Beechmont Veterinary
Associates, Ltd.



Robert F. Shuford
Chairman of the Board
OPNB/OPFC



Robert F. Shuford, Jr.
*Executive Vice President
& Chief Operating Officer*
OPNB



Ellen Clark Thacker
Executive Director
Gloucester-Mathews
Humane Society



Joseph R. Witt, CPA
Executive Vice President
Corporate Banking
OPNB

OLD POINT TRUST & FINANCIAL SERVICES, N.A.



James Reade Chisman
President
J. R. Chisman
Development Co.



Dr. Richard F. Clark
Retired Pathologist
Sentara Hampton
General Hospital



Cyrus A. Dolph, IV
*Attorney, Clarke, Dolph,
Rapaport, Hull, Brunick
& Garriott, PLC*



Dr. Arthur D. Greene
*Retired Orthopaedic
Surgeon*
Sentara Healthcare
Administrator



Dr. William S. Hunt
D.D.S.



John Cabot Ishon
President
Hampton Stationery

Street scene in 1938. Cheyne's Studio is shown at left and Janet Gaynor and Douglas Fairbanks, Jr. are starring in the movie featured at the Langley Theater. (Today, the Hampton Stationery Company is located in Cheyne's building.)



Eugene M. Jordan II
President & CEO
Old Point Trust



Robert F. Shuford
Chairman of the Board
OPNB/OPFC



Ellen Clark Thacker
Executive Director
Gloucester-Mathews
Humane Society



Joseph R. Witt, CPA
Executive Vice President
Corporate Banking
OPNB

OLD POINT REGIONAL BOARDS

Chesapeake Board

Chairman

Robert L. Riddle, CCIM
President
Riddle Associates, Inc.

Mark S. Cox, APR
Director of Public
Communications
City of Chesapeake

Linda G. Doland
Senior Vice President/
Regional Executive Officer
Old Point National Bank

Gerald E. Hansen
Executive Vice President
Chesapeake Insurance
Services, Inc.

Sarah S. Hull
Attorney/Partner
Clarke, Dolph, Rapaport,
Hull, Brunick & Garriott,
PLC

James L. Knox
President
Knox Studios, Inc.

Jean Loxley-Barnard
Publisher/CEO
"The Shopper"-Hometown
Advertising Magazine

Sherri L. Miles-Foley
Vice President
J.D. Miles & Sons, Inc.

Dr. William B. Pruden, III
Dentist
William B. Pruden,
DMD, PLC

Charles W. Snader, CPA
President
Charles W. Snader, P.C.

Stephen John Telfeyan
Attorney
Basnight, Kinser, Telfeyan,
Leftwich & Nuckolls, PC

Robert W. Tull, Jr., CFP
President
Tull Financial Group Inc.

Jesse Williams
Director,
Chesapeake Division
Hampton Roads Chamber
of Commerce

Hampton Board

Chairman

John Cabot Ishon
President
Hampton Stationery

Stephen C. Adams
Group Vice President
POMOCO Group, Inc.

Robert R. Harper, Jr.
Director
Joint and System
Integration
Northrop Grumman

William H. Hobbs, Jr.
General Manager,
Vice President
Hampton Chevrolet/
Mazda

Stephen M. Mallon
Executive Vice President
Craig Davis Properties, Inc.

Henry L. Mills
Senior Vice President/
Regional Executive Officer
Old Point National Bank

Troy Smith, Jr.
President
Smith Bros.
Enterprises, Inc.

M. Kenneth Taylor, Jr.
Contractor
M.K. Taylor, Jr.
Contractors, Inc &
Taylor Waste Service

Elizabeth S. Wash
President
Shred-It

Dorothy Wright
Realtor, General Manager,
Executive Vice President
Abbitt Realty LLC

Newport News Board

Chairman

Dr. H. Robert Schappert
Retired President
Beechmont Veterinary
Hospital, Ltd.

Charles C. Allen, FAICP
Urban Planning Consultant

Grady M. Blaylock
Chairman of the Board/CEO
Equidata

Richard Donaldson
Managing Partner
Jones, Blechman, Woltz
& Kelly, P.C.

Crosby C. Forrest
Owner
Dixie R.V. Superstore

G. Royden Goodson, III
President
Warwick Plumbing
& Heating Corporation

Thaddeus B. Holloman
Senior Vice President/
Regional Executive Officer
Old Point National Bank

Barry A. Layman
CEO
The Colony Group

Patrick R. Parcells, M.D.
Senior Vice President/
Administrator
Riverside Regional Medical
Center

Steve Suttle
General Manager
Suttle Motor Corporation

Norfolk Board

Chairman

Michael A. Glasser
Attorney-at-Law/Member
Glasser and Glasser, PLC

Jane C. Gardner
Retired Television Anchor
and Public Affairs Manager

Michael E. Glenn
Principal
Luna Development

Daun Hester
Co-Owner
Hester, Hester &
Associates, Ltd.

Joseph R. Lassiter, Jr.
Lawyer
Russos, Lassiter, Glanzer,
P.L.C.

Sharon McDonald
Commissioner of Revenue
City of Norfolk

James H. Newsom, III
Senior Vice President/
Regional Executive Officer
Old Point National Bank

Paul H. Peck
President
First Home Properties,
LLC

W. Wayne Perry, Jr.
Owner/President
Community Personal
Care, Inc.

Thom N. Vourlas
Co-Owner/Operator
Naro Expanded Cinema

Virginia Beach Board

Chairman

Robert L. Riddle, CCIM
President
Riddle Associates, Inc.

Robert G. Bielat, CPA
Partner
Cherry, Bekaert
& Holland, LLP

Linwood Branch
Owner
Lynn-Dee Motel, Inc.
and Lar-Jac Corporation

Dr. Christopher A. Hooper
Cosmetic & General
Dentistry

Tom B. Langley, PE, LS
President
Langley & McDonald
Engineers, Planners,
Surveyors

Dr. Kenneth A. LeBow
Optometrist

Cheryl P. McLeskey
Assistant to the President
McLeskey & Associates,
LLC

John T. Midgett
Principal
Midgett & Preti, PC

Dave Pasko
Senior Vice President/
Regional Executive Officer
Old Point National Bank

Patricia A. Phillips
Director of Finance
City of Virginia Beach

Chris Wood
Vice President
JD & W, Inc

Williamsburg Board

Chairman

Stephen D. Harris
Attorney-at-Law/Partner
Geddy, Harris, Franck
& Hickman LLP

Bradley Dorris
Senior Vice President/
Regional Executive Officer
Old Point National Bank

Michael Fox
Assistant to the President
and Secretary to the
Board of Visitors
The College
of William & Mary

Peter V. Henderson
President
Henderson, Inc.

Timothy K. Johnston, DDS
Director
Norge Dental Center

David L. Julien
Vice President
and General Manager
Williamsburg Chrysler
Jeep Kia

Dr. Thomas L. Munzel
President
Pulmonary & Sleep
Consultants of
Williamsburg

Mildred B. West
Semi-Retired
The College
of William & Mary

Lawrence E. Wilkinson, Jr.
President
Sarah Creek Limited

John Wilson
General Manager
Caldwell Banker Traditions
REALTOR®

OLD POINT RETIREE



Liv Whiting retired in December after a 40 year career in banking. With Old Point since 1996, Liv was the Branch Manager at the Professional Park office, an Assistant Vice President and retired as Vice President/Commercial Account Manager. Liv was encouraged to pursue a career in banking by a chemistry professor at Old Dominion College (now University) who said to him, "Liv, with a name like Livingston you should consider a banking career."

During retirement, Liv and his wife Carol, also a former Old Point employee, plan to travel and spend time with family. Liv also plans to learn to cook!

Congratulations Liv, and good luck!



CORPORATE INFORMATION

Analysts, investors and others seeking financial information about Old Point Financial Corporation should contact Lani Chisman Davis, Marketing Director (757/728-1286).

TRANSFER AGENT Computershare Trust Company, N.A., P.O. Box 43078, Providence, RI 02940-3078. Shareholder inquiries: 1-800-633-4236 www.computershare.com. Investors who have questions about their accounts, wish to change ownership of their stock or wish to report lost, stolen or destroyed certificates please contact Computershare. Investors may also gain access to their Old Point Financial Corporation stock information by visiting www.oldpoint.com and clicking on the "Investor Relations" link and following the links from Shareholder Services to Account Access.

ANNUAL MEETING The Old Point Financial Corporation Annual Meeting of Shareholders will be held April 27, 2010, at the Hampton Roads Convention Center in Hampton, Virginia.

FORM 10-K Copies of Old Point Financial Corporation's Annual Report to the Securities and Exchange Commission, Form 10-K, may be obtained after March 31, 2010 by writing: Laurie D. Grabow, Chief Financial Officer and Senior Vice President of Finance, Old Point Financial Corporation, P.O. Box 3392, Hampton, Virginia 23663.

NASDAQ SYMBOL: OPOF Old Point Financial Corporation stock is traded on the Nasdaq market. The Nasdaq symbol is OPOF.

INDEPENDENT ACCOUNTANTS Yount, Hyde & Barbour, P.C., Winchester, VA 22601

OUR *M* ISSION STATEMENT

We will serve the financial needs of our customers.
We will provide dependable products, fairly priced.
We will be full partners in the growth and development of our community.
We will value and reward our employees' contributions.
We will return a fair profit to our shareholders.

Excellent service is the hallmark of our business



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www.oldpoint.com



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