



UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549-3561

September 24, 2014

Via E-mail

Larry G. Dillon  
President and Chief Executive Officer  
C&F Financial Corporation  
802 Main Street  
West Point, VA 23181

**Re: C&F Financial Corporation**  
**Form 10-K for the fiscal year ended December 31, 2013**  
**Filed March 7, 2014**  
**File No. 000-23423**

Dear Mr. Dillon:

We have completed our review of your filings. We remind you that our comments or changes to disclosure in response to our comments do not foreclose the Commission from taking any action with respect to the company or the filing[s] and the company may not assert staff comments as a defense in any proceeding initiated by the Commission or any person under the federal securities laws of the United States. We urge all persons who are responsible for the accuracy and adequacy of the disclosure in the filings to be certain that the filings include the information the Securities Exchange Act of 1934 and all applicable rules require.

Sincerely,

/s/ Todd K. Schiffman

Todd K. Schiffman  
Assistant Director