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FOR IMMEDIATE RELEASE

Old Point Financial Corporation Declares Fourth Quarter Dividend

November 10, 2016, Hampton, VA Old Point Financial Corporation ("OPOF" – Nasdaq) has declared a quarterly dividend of \$0.10 per share of common capital stock to be paid on December 30, 2016 to shareholders of record as of November 30, 2016.

Old Point Financial Corporation ("OPOF" - Nasdaq) is the parent company of **The Old Point National Bank of Phoebus**, a locally owned and managed community bank serving all of Hampton Roads and **Old Point Trust & Financial Services, N.A.**, a Hampton Roads wealth management services provider. Web: www.oldpoint.com. For more information, contact Erin Black, Senior Vice President/Marketing Director, Old Point National Bank at 757- 251-2792.