



Press Release

C&F Donates to Habitat for Humanity

Press Release for Immediate Release

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For more information

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Toano, Va.- C&F Financial Corporation believes that a strong community benefits everyone. Since 1927, we have been highly committed to the communities we serve with our time, our talent and our treasure. Our community commitment is perhaps the best example of our *Focused on You* mission.

One charitable organization that C&F partners with is Habitat for Humanity. Habitat for Humanity is a global nonprofit housing organization working in local communities across all 50 states in the U.S. and in approximately 70 countries. Habitat's vision is of a world where everyone has a decent place to live. Habitat works toward our vision by building strength, stability and self-reliance in partnership with families in need of decent and affordable housing. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage.

C&F employees volunteered 90 hours helping at home-build sites in Richmond and Powhatan and at the Habitat ReStore in Newport News.

Gina Gay, Assistant Manager and Volunteer Coordinator with the Newport News ReStore said, "Having volunteers assist with all sorts of jobs allows our team the ability to focus on the customers in the store. Customer focus leads to increased sales which in turn, leads to more money for our home building and repair programs. Thank you for your time, energy and giving spirit!"

About C&F

C&F Bank operates 31 banking offices and four commercial loan offices located throughout eastern and central Virginia and offers full wealth management services through its subsidiary C&F Wealth Management, Inc. C&F Mortgage Corporation, and its subsidiary C&F Select LLC provide mortgage loan origination services through offices located in Virginia, Maryland, North Carolina, South Carolina, and West Virginia. C&F Finance Company provides automobile, marine and RV loans through indirect lending programs offered in Alabama, Colorado, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Maryland, Minnesota, Missouri, New Jersey, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Texas, Virginia, and West Virginia from its headquarters in Richmond, Virginia.

Additional information regarding the Corporation's products and services, as well as access to its filings with the Securities and Exchange Commission, are available on the Corporation's website at <http://www.cffc.com>.