

Turner Roger J  
 Form 5  
 February 11, 2011

# FORM 5

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

OMB Number: 3235-0362  
 Expires: January 31, 2005  
 Estimated average burden hours per response... 1.0

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).  
 Form 3 Holdings Reported Form 4 Transactions Reported

**ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person \*  
**Turner Roger J**  
 (Last) (First) (Middle)

2. Issuer Name and Ticker or Trading Symbol  
**MVB FINANCIAL CORP [MVBF]**

5. Relationship of Reporting Person(s) to Issuer  
 (Check all applicable)

**301 VIRGINIA AVENUE**  
 (Street)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
**12/31/2010**

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
 Executive Officer

**FAIRMONT, WV 26554**

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Reporting  
 (check applicable line)

Form Filed by One Reporting Person  
 Form Filed by More than One Reporting Person

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned										
1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)	
				(A)	or	(D)	Price			
Common Stock	^	^	^	^	^	^	^	6,410	D	^
Common Stock	^	^	^	^	^	^	^	110	I	Owned by spouse and daughter (2)

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

SEC 2270 (9-02)

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**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Amount or Number of Shares
Common Stock	\$ 16	^	^	^	^ ^ ^ (1)	10/01/2015	Common Stock	20,000
Common Stock	\$ 20	^	^	^	^ ^ ^ (3)	01/01/2020	Common	20,000

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Turner Roger J 301 VIRGINIA AVENUE FAIRMONT, WV 26554	^	^	^	Executive Officer ^

## Signatures

Lisa J. Wanstreet, POA for Roger J. Turner  
02/11/2011

\*\*Signature of Reporting Person Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) MVB Stock Option - 1/5 of option becomes exercisable on 07/01/06, 07/01/07, 07/01/08, 07/01/09 and 07/01/10, respectively
- (2) Owned by Mary Ellen and Vanessa Turner
- (3) MVB Stock Option - 1/5 of option becomes exercisable on 01/01/11, 01/01/12, 01/01/13, 01/01/14 and 01/01/15, respectively

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, see Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

### Deductions from Net Assets Attributed to:

Net depreciation in fair value of investments in the Master Trust  
 (31,435)  
 Distributions and withdrawals

(10,853)  
Other deductions  
(9,868)

Total Deductions  
(52,156)

**Net Decrease**

(22,248)

**Net Assets Available for Benefits**

Beginning of year  
161,881

End of year  
\$139,633

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**DTE ENERGY COMPANY SAVINGS AND STOCK OWNERSHIP PLAN  
NOTES TO FINANCIAL STATEMENTS**

**NOTE 7 RELATED PARTY TRANSACTIONS**

Certain Master Trust investments are shares of registered investment companies managed by Fidelity Investments. Fidelity Investments is the Trustee as defined by the Plan; therefore, these transactions qualify as party-in-interest.

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**SUPPLEMENTAL SCHEDULE**

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**DTE ENERGY COMPANY SAVINGS AND STOCK OWNERSHIP PLAN**

(Federal Employer Identification Number: 38-0478650; Plan Number: 002)

**SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES**

(Form 5500, Schedule H, Item 4i)

**December 31, 2008**

(in Thousands)

<b>Party- in- Interest *</b>	<b>Identity of Issue Borrower, Lessor or Similar Party</b>	<b>Description of Investment (Including Maturity Date Rate of Interest, Collateral and Par or Maturity Value)</b>	<b>Cost</b>	<b>Current Value</b>
	Plan participants	Loan receivable, interest rates ranged from 4.82 percent to 12 percent during 2008, maturing through 2033	\$-0-	\$18,779

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**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Trustee (or other persons who administer the employee benefit plan) has duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

**DTE ENERGY COMPANY  
SAVINGS AND STOCK OWNERSHIP  
PLAN**

/s/ Larry E. Steward  
Larry E. Steward  
Vice President Human Resources

June 26, 2009

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**EXHIBIT INDEX**

**Number**

**23      Consent of Independent Registered Public Accounting Firm    George Johnson & Company**