

Edgar Filing: PREMIER FINANCIAL BANCORP INC - Form 8-K

PREMIER FINANCIAL BANCORP INC
Form 8-K
November 04, 2004

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, DC 20549

FORM 8-K

CURRENT REPORT PURSUANT
TO SECTION 13 OR 15(D) OF THE
SECURITIES EXCHANGE ACT OF 1934

Date of report (Date of earliest event reported) November 3, 2004

Premier Financial Bancorp, Inc.

(Exact Name of Registrant as Specified in Its Charter)

Kentucky

(State or Other Jurisdiction of Incorporation)

0-20908

61-1206757

(Commission File No.) (IRS Employer Identification No.)

2883 Fifth Avenue Huntington, West Virginia 25702

(Address of principal executive offices) (Zip Code)

(304) 525-1600

Registrant's telephone number, including area code

Not Applicable

(Former name or former address, if changes since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2 below):

- Written communication pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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INFORMATION TO BE INCLUDED IN THE REPORT

Item 8.01. Other Items

On November 3, 2004, Premier issued a press release regarding the release of its subsidiary bank, Citizens Deposit Bank and Trust, from a formal Written Agreement with the Federal Reserve Bank of Cleveland. The agreement was terminated because Citizens Deposit Bank and Trust has fully satisfied the provisions of the Written Agreement. The full text of that press release is furnished as Exhibit 99.1.

Item 9.01. Financial Statements and Exhibits

(c) Exhibit 99.1 - Press Release dated November 3, 2004.

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

PREMIER FINANCIAL BANCORP, INC.

(Registrant)

/s/ Brien M. Chase

Date: November 4, 2004

Brien M. Chase, Vice President
and Chief Financial Officer

EXHIBIT INDEX

Exhibit Number	Description
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99.1	Press Release dated November 3, 2004, captioned "Citizens Deposit Bank & Trust Released From Written Agreement"