PREMIER FINANCIAL BANCORP INC Form 8-K August 28, 2013

UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 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) August 28, 2013

PREMIER FINANCIAL BANCORP, INC. (Exact name of registrant as specified in its charter)

Commission file number 000-20908

Kentucky (State or other jurisdiction of incorporation organization)

2883 Fifth Avenue Huntington, West Virginia (Address of principal executive offices)

25702

(Zip Code)

61-1206757

(I.R.S. Employer Identification No.)

Registrant's telephone number (304) 525-1600

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):

o Written communication pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

PREMIER FINANCIAL BANCORP, INC,

INFORMATION TO BE INCLUDED IN THE REPORT

Item 7.01. Regulation FD Disclosure

On August 28, 2013, Premier issued a press release announcing it will pay an \$0.11 per share cash dividend to its common shareholders. At its regularly scheduled August 2013 meeting, the board of directors declared an \$0.11 per share dividend to common shareholders of record on September 16, 2013. The cash dividend will be paid to shareholders on September 30, 2013.

Item 9.01. Financial Statements and Exhibits

(c) Exhibit 99.1 - Press Release dated August 28, 2013.

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: August 28, 2013 and Chief Financial Officer

Brien M. Chase, Senior Vice President

EXHIBIT INDEX

Exhibit Number 99.1 Description Press Release dated August 28, 2013 captioned "Premier Financial Bancorp, Inc. Announces \$0.11 Third Quarter Dividend."