

PREMIER FINANCIAL BANCORP INC  
Form 8-K  
May 22, 2008

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) May 22, 2008

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

Kentucky  
(State or other jurisdiction of  
incorporation organization)

61-1206757  
(I.R.S. Employer Identification No.)

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

25702  
(Zip Code)

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):

- 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))



PREMIER FINANCIAL BANCORP, INC,  
INFORMATION TO BE INCLUDED IN THE REPORT

Item 7.01. Regulation FD Disclosure

On May 22, 2008, Premier issued a press release announcing it will increase its quarter dividend by 10% and pay an \$0.11 per share cash dividend to its common stock shareholders. At its regularly scheduled May 21, 2008 meeting, the board of directors declared an \$0.11 per share dividend to common shareholders of record on June 16, 2008. The cash dividend will be paid to shareholders on June 30, 2008, the last business day of the quarter.

Item 9.01. Financial Statements and Exhibits

(c) Exhibit 99.1 - Press Release dated May 22, 2008.

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: May 22, 2008  
and Chief Financial Officer

Brien M. Chase, Senior Vice President

EXHIBIT INDEX

Exhibit Number	Description
99.1	Press Release dated May 22, 2008 captioned "Premier Financial Bancorp, Inc. Announces 10% Increase in Quarterly Dividend."

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