

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

PREMIER FINANCIAL BANCORP INC

Form 8-K

June 07, 2004

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) June 4, 2004

Premier Financial Bancorp, Inc.
(Exact name of registrant as specified in its charter)

Kentucky	0-20908	61-1206757
----- (State or other juris- diction of corporation)	----- (Commission File No.)	----- (IRS Employer Identi- fication No.)

2883 Fifth Avenue
Huntington, West Virginia 25702

(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code (304) 525-1600

Not Applicable

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

INFORMATION TO BE INCLUDED IN THE REPORT

Item 5. Other Events

On June 4, 2004, Premier Financial Bancorp, Inc. (Premier) issued a news release announcing that it was deferring the quarterly payment on its Trust Preferred Securities scheduled for June 30, 2004. The full text of that press release is attached as Exhibit 99.1.

Premier exercised its right to defer the payment of interest on its 9.75% Junior Subordinated Deferrable Interest Debentures related to the Trust Preferred Securities, for an indefinite period (which can be no longer than 20 consecutive quarterly periods) following the denial by the Federal Reserve Bank of Cleveland to pay the fourth quarter distribution scheduled for December 31, 2002.

Item 7. Financial Statements and Exhibits

(c) Exhibit 99.1 - Press Release dated June 4, 2004.

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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: June 7, 2004

Brien M. Chase, Vice President
and Chief Financial Officer

EXHIBIT INDEX

Exhibit Number

Description

99.1

Press Release dated June 4, 2004,
captioned "Premier Financial Bancorp,
Inc. Continues to Defer Distributions
of Trust Preferred Securities".