

PREMIER FINANCIAL BANCORP INC

Form 8-K

December 02, 2005

**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) **December 2, 2005**

**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 December 2, 2005, Premier issued a press release announcing the Federal Reserve Bank of Cleveland's (FRB) approval of Premier's request to pay the December 31, 2005 quarterly distribution of the Company's 9.75% Trust Preferred Securities payable to shareholders of record on December 15, 2005.

Under a previously disclosed Written Agreement entered into with the FRB on January 29, 2003, Premier is required to request approval for the payment of quarterly distributions due on the Trust Preferred Securities.

Item 9.01. Financial Statements and Exhibits

(c) Exhibit 99.1 - Press Release dated December 2, 2005.

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)

Date: December 2, 2005

/s/ Brien M. Chase  
Brien M. Chase, Vice President  
and Chief Financial Officer

PREMIER FINANCIAL BANCORP, INC,

EXHIBIT INDEX

Exhibit Number	Description
99.1	Press Release dated December 2, 2005, captioned "Premier Financial Bancorp, Inc. Announces Approval of December Distribution on Trust Preferred Securities."