

CITY HOLDING CO  
Form 8-K  
July 16, 2003

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D. C. 20549

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**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): July 16, 2003

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**CITY HOLDING COMPANY**

(Exact name of registrant as specified in its charter)

West Virginia  
(State or other jurisdiction of  
incorporation or organization)

0-17733  
(Commission File No.)

55-0619957  
(IRS Employer  
Identification Number)

25 Gatewater Road  
Charleston, West Virginia, 25313

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(Address of principal executive officers)

**(304) 769-1100**

(Registrant's telephone number, including area code)

**Not applicable**

(Former name, former address and former fiscal year, if changed since last report)

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**Item 7. Financial Statements, Pro Forma Financial Information and Exhibits.**

(c) Exhibits

99 News Release issued on July 16, 2003

**Item 9. Regulation FD Disclosure.**

This Current Report on Form 8-K and the earnings news release attached hereto are being furnished by City Holding Company ( the Company ) pursuant to Item 12 of Form 8-K ( Results of Operations and Financial Condition ), in accordance with SEC Release Nos. 33-8216; 34-47583.

On July 16, 2003, the Company issued a news release, attached as Exhibit 99, announcing the Company s earnings for the second quarter of 2003. Furnished as Exhibit 99 and incorporated herein by reference is the news release by the Company announcing its 2003 second quarter earnings.

**SIGNATURE**

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

CITY HOLDING COMPANY

Date: July 16, 2003

By:

/s/ MICHAEL D. DEAN

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Michael D. Dean

Senior Vice President Finance, Chief Accounting Officer  
and Duly Authorized Officer