

CITY HOLDING CO
Form 8-K
January 22, 2003

**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): January 21, 2003

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
(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)

Item 5. Other Events

On January 21, 2003, City Holding Company (the Company) issued a news release, attached as Exhibit 99, announcing the Company s earnings for the fourth quarter of 2002.

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

- | | |
|-------------------------------------|---|
| (a) Financial Statements | None |
| (b) Pro Forma Financial Information | None |
| (c) Exhibits | |
| 99 | News Release issued on January 21, 2003 |

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: January 22, 2003

By:

/s/ Michael D. Dean

Michael D. Dean
Senior Vice President Finance,
Chief Accounting Officer and
Duly Authorized Officer