

RURBAN FINANCIAL CORP

Form 8-K

October 27, 2006

**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): October 27, 2006 (October 26, 2006)

**RURBAN FINANCIAL CORP.**

(Exact name of registrant as specified in its charter)

Ohio

0-13507

34-1395608

(State or other jurisdiction  
of incorporation or organization)

(Commission File  
Number)

(IRS Employer  
Identification No.)

401 Clinton Street, Defiance, Ohio 43512

(Address of principal executive offices) (Zip Code)  
(419) 783-8950

(Registrant's telephone number, including area code)  
Not Applicable

(Former name or former address, if changed 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:

- Written communications 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))
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Item 7.01 Regulation FD Disclosure

On October 26, 2006, Rurban Financial Corp. (the Company) issued a news release announcing that its Board of Directors has declared a third quarter 2006 dividend of \$0.06 per share payable on November 17, 2006 to all shareholders of record on November 6, 2006. A copy of the October 26, 2006 news release is furnished as Exhibit 99.1 and is incorporated herein by reference.

The information in this Item 7.01, including Exhibit 99.1 furnished herewith, is being furnished and shall not be deemed to be filed for purposes of Section 18 of the Exchange Act or otherwise subject to the liabilities of that Section, nor shall such information be deemed to be incorporated by reference in any registration statement or other document filed under the Securities Act or the Exchange Act, except as otherwise stated in such filing.

Item 9.01 Financial Statements and Exhibits

- (a) Not Applicable
- (b) Not Applicable
- (c) Not Applicable
- (d) Exhibits

Exhibit No.      Description

|      |   |
|------|---|
| 99.1 | News release issued by Rurban Financial Corp. on October 26, 2006 regarding declaration of third quarter dividend |
|------|---|

SIGNATURE

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.

RURBAN FINANCIAL CORP.

Dated: October 27, 2006

By: /s/ Duane L. Sinn

Duane L. Sinn  
Chief Financial Officer

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INDEX TO EXHIBITS  
Current Report on Form 8-K  
Dated October 27, 2006  
Rurban Financial Corp.

| <u>Exhibit No.</u> | <u>Description</u>  |
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