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PREMIER FINANCIAL BANCORP INC Form 8-K November 25, 2014

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) November 20, 2014

PREMIER FINANCIAL BANCORP, INC. (Exact name of registrant as specified in its charter)

Commission file number 000-20908

Kentucky (State or other jurisdiction of incorporation organization)

2883 Fifth Avenue Huntington, West Virginia (Address of principal executive offices) 61-1206757 (I.R.S. Employer Identification No.)

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):

o Written communication pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

o 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 November 20, 2014, Premier Financial Bancorp, Inc. issued a press release announcing a quarterly cash dividend to its common shareholders. At its regularly scheduled November 2014 meeting, the board of directors declared a \$0.13 per share cash dividend to common shareholders. Shareholders of record on December 15, 2014 will be eligible for the cash dividend which will be paid to shareholders on December 31, 2014.

Item 9.01. Financial Statements and Exhibits

(c) Exhibit 99.1 - Press Release dated November 20, 2014.

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: November 20, 2014 and Chief Financial Officer

Brien M. Chase, Senior Vice President

EXHIBIT INDEX

Exhibit Number 99.1 Description Press Release dated November 20, 2014 captioned "Premier Financial Bancorp, Inc. Announces \$0.13 Fourth Quarter Dividend."