

PREMIER FINANCIAL BANCORP INC

Form 8-K

November 29, 2007

**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 29, 2007**

**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 November 29, 2007, Premier issued a press release announcing it will pay a \$0.10 per share cash dividend to its common stock shareholders. At its regularly scheduled November 21, 2007 meeting, the board of directors declared a \$0.10 per share dividend to common shareholders of record on December 14, 2007. The cash dividend will be paid to shareholders on December 31, 2007, the last business day of the quarter.

Item 9.01. Financial Statements and Exhibits

(c) Exhibit 99.1 - Press Release dated November 29, 2007.

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 29, 2007  
and Chief Financial Officer

Brien M. Chase, Vice President

EXHIBIT INDEX

Exhibit Number	Description
99.1	Press Release dated November 29, 2007 captioned "Premier Financial Bancorp, Inc. Declares Fourth Quarter Dividend."