

CITY HOLDING CO  
Form 8-K  
January 22, 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): January 21, 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**  
(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 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**

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|-------------------------------------|---|
| (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

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