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CITY HOLDING CO  
Form 8-K  
September 19, 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): September 19, 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 offices)

(304) 769-1100

(Registrant's telephone number, including area code)

Not applicable

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(Former name, former address and former fiscal year, if changed since last report)

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

(c) Exhibits

99.1

Copies of slide presentation

**Item 9. Regulation FD Disclosure**

On September 19, 2003, Gerald R. Francis, Chairman, President and CEO and Charles R. (Skip) Hageboeck, Executive Vice President and CFO of City Holding Company ( the Company ) delivered a presentation regarding the Company s financial performance to a group of analysts and investors at the RBC Capital Markets Financial Institutions Conference held on Martha s Vineyard, Massachusetts.

Copies of the slides used in the presentation will be available on the Company s web site at [www.cityholding.com](http://www.cityholding.com) and are attached hereto as Exhibit 99.1 and incorporated herein by reference.

This report, which is furnished under Item 9 of Form 8-K, is not to be deemed an admission as to the materiality of any information in the report that is required to be disclosed by Regulation FD.

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.

CITY HOLDING COMPANY

Date: September 19, 2003

By: /s/ Michael D. Dean

Michael D. Dean

Senior Vice President Finance,

Chief Accounting Officer and

Duly Authorized Officer