

CITY HOLDING CO  
Form 8-K  
July 20, 2004

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D. C. 20549

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**FORM 8-K**

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**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934**

**Date of Report (Date of earliest event reported): July 19, 2004**

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**CITY HOLDING COMPANY**

(Exact name of registrant as specified in its charter)

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

(c) Exhibits

99 News Release issued on July 19, 2004

**Item 12. Results of Operations and Financial Condition.**

On July 19, 2004, City Holding Company ( the Company ) issued a news release, attached as Exhibit 99, announcing the Company's second quarter 2004 earnings. Furnished as Exhibit 99 and incorporated herein by reference is the news release issued by the Company announcing its second quarter 2004 earnings.

SIGNATURE

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: July 20, 2004

By: /s/ Michael D. Dean

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Michael D. Dean

Senior Vice President - Finance,

Chief Accounting Officer and

Duly Authorized Officer