

CITY HOLDING CO  
Form 8-K  
September 21, 2005

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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): September 20, 2005

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**CITY HOLDING COMPANY**

(Exact Name of Registrant as Specified in its Charter)

Commission File Number: 0-17733

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**West Virginia**  
(State or Other Jurisdiction of  
Incorporation or Organization)

**55-0169957**  
(I.R.S. Employer  
Identification No.)

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**25 Gatewater Road, Cross Lanes, WV 25313**

**(Address of Principal Executive Offices, Including Zip Code)**

**304-769-1100**

**(Registrant's Telephone Number, Including Area Code)**

**Not Applicable**

**(Former Name or Former Address, if Changed Since Last Report)**

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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 communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- .. Soliciting material pursuant to Rule 14a-12(b) under the Exchange Act (17 CFR 240.14a-12(b))
- .. 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 (17CFR240.13e-4(c))

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**Section 7 Regulation FD**

**Item 7.01 Regulation FD Disclosure.**

On September 20, 2005, Charles R. (Skip) Hageboeck, President and CEO 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 in 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 as Exhibit 99.1 and incorporated herein by reference.

This Report, including its exhibit, which is furnished under Section 7, Item 7.01 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.

**Section 9 Financial Statements and Exhibits**

**Item 9.01 Financial Statements and Exhibits.**

(c) Exhibits

99.1 Copy of slide presentation

**Signatures**

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.

Dated: September 21, 2005

City Holding Company

By:

/s/ DAVID L. BUMGARNER  
**David L. Bumgarner**  
Chief Financial Officer