

PREMIER FINANCIAL BANCORP INC  
Form 8-K  
April 08, 2014

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) April 4, 2014

PREMIER FINANCIAL BANCORP, INC.  
(Exact name of registrant as specified in its charter)

Commission file number 000-20908

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 2.01. Completion of Acquisition or Disposition of Assets

On April 7, 2014, Premier Financial Bancorp, Inc. (“Premier”) issued a press release announcing the completion of its acquisition of the Bank of Gassaway (“Gassaway”) effective with the close of business on April 4, 2014. Gassaway, a \$172 million bank (as of December 31, 2013) headquartered in Gassaway, West Virginia, was purchased by Premier Bank, Inc., Premier’s wholly owned bank subsidiary, for \$20.25 million cash under terms of an amended and restated agreement of merger dated January 3, 2014. As a cash purchase, the earnings from the Bank of Gassaway locations will become immediately accretive to Premier’s earnings.

Item 9.01. Financial Statements and Exhibits

(c) Exhibit 99.1 - Press Release dated April 7, 2014.

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: April 8, 2014  
and Chief Financial Officer

Brien M. Chase, Senior Vice President

EXHIBIT INDEX

Exhibit Number	Description
99.1	Press Release dated April 7, 2014 captioned "Premier Financial Bancorp, Inc. Announces Completion of Bank of Gassaway Acquisition."