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): March 2, 2004

CITY HOLDING COMPANY

(Exact name of registrant as specified in its charter)

West Virginia 0-17733 55-0619957

(State or other jurisdiction (Commission (IRS Employer

of incorporation or organization) File No.) Identification Number)

25 Gatewater Road

Charleston, West Virginia, 25313

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(Address of principal executive offices)

(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

99.1 Copies of slide presentation

Item 9. Regulation FD Disclosure

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 investment bankers on March 2 and March 3, 2004.

Copies of the slides used in the presentation are attached 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: March 3, 2004

By: /s/ Michael D. Dean

Michael D. Dean

Senior Vice President Finance,

Chief Accounting Officer and

Duly Authorized Officer