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CITY HOLDING CO Form 8-K September 20, 2006

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 20, 2006

CITY HOLDING COMPANY (Exact Name of Registrant as Specified in its Charter)

Commission File Number: 0-17733

West Virginia

55-0169957

(State or Other Jurisdiction of Incorporation or Organization)

(I.R.S. Employer Identification No.)

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)

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, 2006, Charles R. (Skip) Hageboeck, President and CEO of City Holding Company ("the Company") and Craig G. Stilwell, Executive Vice President, Retail Banking 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 Boston, Massachusetts.

Copies of the slides used in the presentation will be available on the Company's web site at 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 20, 2006 City Holding Company

By: /s/ David L. Bumgarner David L. Bumgarner Chief Financial Officer