# **UNITED STATES**

# SECURITIES AND EXCHANGE COMMISSION

Washington, DC 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):

November 20, 2006

# MVB FINANCIAL CORP.

(Exact name of registrant as specified in its charter)

West Virginia (State or other jurisdiction

000-50567 (Commission File Number) 20-0034461 (I.R.S. Employer

 $of\ incorporation)$ 

301 Virginia Avenue

Identification No.)

Fairmont, West Virginia 26554-2777

(Address of Principal Executive Offices, Zip Code)

Registrant s telephone number, including area code: (304) 363-4800

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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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#### Items To Be Included In This Report

### Item 5.02 Departure of Directors or Principal Officers; Election of Directors; Appointment of Principal Officers

Effective November 17, 2006, Senior Vice President Commercial Lending, Delbert L. Phillips, elected to retire at the age of 63, birthdate November 18, 1943. There were no disagreements between the Registrant and Mr. Phillips.

Mr. Phillip s responsibilities will be assumed by Roger J. Turner, President of MVB-Harrison, Inc., where he currently serves as the Chief Lending Officer.

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### **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.

November 20, 2006 MVB Financial Corp.

By: /s/ James R. Martin James R. Martin President & Chief Executive Officer