

RURBAN FINANCIAL CORP

Form 8-K

July 20, 2007

**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): July 20, 2007 (July 18, 2007)  
RURBAN FINANCIAL CORP.**

(Exact name of registrant as specified in its charter)

|   |  |                                      |
|---|--|--------------------------------------|
| Ohio  | 0-13507  | 34-1395608                           |
| (State or other jurisdiction<br>of incorporation or organization) | (Commission File<br>Number)                          | (IRS Employer<br>Identification No.) |
| 401 Clinton Street, Defiance, Ohio                                |  | 43512                                |
| (Address of principal executive offices)                          |  | (Zip Code)                           |
|   | (419) 783-8950                                       |                                      |
|   | (Registrant's telephone number, including area code) |                                      |
|   | Not Applicable                                       |                                      |

(Former name or former address, if changed 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:

- Written communications 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))
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Item 2.02 Results of Operations and Financial Condition.

On July 18, 2007, Rurban Financial Corp. (the Company ) issued a news release reporting results for the second quarter ended June 30, 2007. A copy of the July 18, 2007 news release is furnished as Exhibit 99.1 and is incorporated herein by reference.

The information in this Item 2.02, including Exhibit 99.1 furnished herewith, is being furnished and shall not be deemed to be filed for purposes of Section 18 of the Securities Exchange Act of 1934 (the Exchange Act ) or otherwise subject to the liabilities of that Section, nor shall such information be deemed to be incorporated by reference in any registration statement or other document filed under the Securities Act of 1933 (the Securities Act ) or the Exchange Act, except as otherwise stated in such filing.

Item 7.01 Regulation FD Disclosure.

On July 17, 2007, the Company issued a news release announcing that its technology subsidiary, RDSI, has signed a 60-month contract with CBank, based in Cincinnati, Ohio. A copy of the July 17, 2007 news release is furnished as Exhibit 99.2 and is incorporated herein by reference.

On July 18, 2007, the Company issued a news release announcing that its Board of Directors has declared a quarterly shareholder dividend of \$0.07 per share, which represents a \$0.01 or 17% increase over the dividends paid in previous quarters. The dividend is payable on August 17, 2007 to all shareholders of record on August 3, 2007. A copy of the July 18, 2007 news release is furnished as Exhibit 99.3 and is incorporated herein by reference.

The information in this Item 7.01, including Exhibits 99.2 and 99.3 furnished herewith, is being furnished and shall not be deemed to be filed for purposes of Section 18 of the Exchange Act or otherwise subject to the liabilities of that Section, nor shall such information be deemed to be incorporated by reference in any registration statement or other document filed under the Securities Act or the Exchange Act, except as otherwise stated in such filing.

Item 9.01 Financial Statements and Exhibits.

(a) Not Applicable

(b) Not Applicable

(c) Not Applicable

(d) Exhibits

| Exhibit No. | Description   |
|-------------|---|
| 99.1        | News release issued by Rurban Financial Corp. on July 18, 2007 reporting results for the second quarter ended June 30, 2007 |
| 99.2        | News release issued by Rurban Financial Corp. on July 17, 2007 announcing RDSI's signing of a 60-month contract with CBank  |
| 99.3        | News release issued by Rurban Financial Corp. on July 18, 2007 announcing declaration of quarterly shareholder dividend     |

SIGNATURE

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.

RURBAN FINANCIAL CORP.

Dated: July 20, 2007

By: /s/ Duane L. Sinn

Duane L. Sinn  
Executive Vice President and Chief  
Financial Officer

INDEX TO EXHIBITS  
Current Report on Form 8-K  
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