

SUMMIT FINANCIAL GROUP INC  
 Form 4  
 March 16, 2015

**FORM 4**

UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
 Washington, D.C. 20549

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
 George Georgette R.

2. Issuer Name and Ticker or Trading Symbol  
 SUMMIT FINANCIAL GROUP INC [SMMF]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Date of Earliest Transaction (Month/Day/Year)  
 03/12/2015

Director  10% Owner  
 Officer (give title below)  Other (specify below)

PO BOX 8523

(Street)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

CHARLESTON, WV 25303

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Ownership (Instr. 4)
Common Stock	03/12/2015		C	V Amount (A) or (D) Price	25,000 A \$ 4 36,576	D	
Common Stock					1,000	I	By Father
Common Stock	03/12/2015		C	62,500 A \$ 4 62,500	I	by 401(k) Plan FBO Father	
Common Stock	03/12/2015		C	12,500 A \$ 4 21,748	I	by 401(k) Plan FBO Spouse	
	03/12/2015		C	18,181 A 39,929	I		

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Common Stock						\$ 5.5			by 401(k) Plan FBO Spouse
Common Stock	03/12/2015		C	12,500	A	\$ 4	18,059	I	By George Brothers Investment Partnership
Common Stock	03/12/2015		C	54,545	A	\$ 5.5	72,604	I	By George Brothers Investment Partnership
Common Stock	03/12/2015		C	18,181	A	\$ 5.5	18,181	I	By In-Laws
Common Stock	03/12/2015		C	72,727	A	\$ 5.5	72,727	I	By Mother

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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(9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Underlying Security (Instr. 3 and 4)	
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title
8% Non-Cumulative Convertible Preferred Stock, Series 2009	\$ 5.5	03/12/2015		C	18,181 (1)	03/01/2010	06/01/2019	Common Stock
8% Non-Cumulative Convertible Preferred Stock, Series 2009	\$ 5.5	03/12/2015		C	18,181 (1)	03/01/2010	06/01/2019	Common Stock
8% Non-Cumulative	\$ 5.5	03/12/2015		C	72,727 (1)	03/01/2010	06/01/2019	Common Stock

Convertible Preferred Stock, Series 2009									
8%									
Non-Cumulative Convertible Preferred Stock, Series 2009	\$ 5.5	03/12/2015	C	54,545 <u>(1)</u>	03/01/2010	06/01/2019			Common Stock
8%									
Non-Cumulative Convertible Preferred Stock, Series 2011	\$ 4	03/12/2015	C	12,500 <u>(1)</u>	03/01/2012	06/01/2021			Common Stock
8%									
Non-Cumulative Convertible Preferred Stock, Series 2011	\$ 4	03/12/2015	C	12,500 <u>(1)</u>	03/01/2012	06/01/2021			Common Stock
8%									
Non-Cumulative Convertible Preferred Stock, Series 2011	\$ 4	03/12/2015	C	300 <u>(1)</u>	03/01/2012	06/01/2021			Common Stock
8%									
Non-Cumulative Convertible Preferred Stock, Series 2011	\$ 4	03/12/2015	C	200 <u>(1)</u>	03/01/2012	06/01/2021			Common Stock

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
George Georgette R. PO BOX 8523 CHARLESTON, WV 25303		X		

## Signatures

Teresa D. Ely, Lmted POA  
Attorney-in-Fact

03/16/2015

\_\_Signature of Reporting Person Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

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(1) The 2009 Series Preferred Stock and 2011 Series Preferred Stock converted to Common Stock on 3/12/2015.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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