

George Georgette R.  
Form 3  
March 09, 2010

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF 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 * |         | 2. Date of Event Requiring Statement | 3. Issuer Name <b>and</b> Ticker or Trading Symbol  |  |
| Â George Georgette R.                     |         | (Month/Day/Year)                     | SUMMIT FINANCIAL GROUP INC [SMMF]   |  |
| (Last)                                    | (First) | (Middle)                             | 4. Relationship of Reporting Person(s) to Issuer  | 5. If Amendment, Date Original Filed(Month/Day/Year) |
|   |         |                                      |   |  |
| PO BOX 8523                               |         |                                      | (Check all applicable)  |  |
| (Street)                                  |         |                                      | <input checked="" type="checkbox"/> Director <input type="checkbox"/> 10% Owner<br><input type="checkbox"/> Officer <input type="checkbox"/> Other<br>(give title below)    (specify below) |  |
| CHARLESTON,Â WVÂ 25303                    |         |                                      | 6. Individual or Joint/Group Filing(Check Applicable Line)  |  |
| (City)                                    | (State) | (Zip)                                | <input checked="" type="checkbox"/> Form filed by One Reporting Person<br><input type="checkbox"/> Form filed by More than One Reporting Person   |  |

**Table I - Non-Derivative Securities Beneficially Owned**

| 1. Title of Security (Instr. 4) | 2. Amount of Securities Beneficially Owned (Instr. 4) | 3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5) | 4. Nature of Indirect Beneficial Ownership (Instr. 5) |
|---------------------------------|---|--|---|
| Common Stock                    | 5,642   | D  | Â   |
| Common Stock                    | 1,000   | I  | By Father   |
| Common Stock                    | 9,248   | I  | by 401(k) Plan FBO spouse                             |
| Common Stock                    | 5,559   | I  | By George Brothers Investment Partnership             |
| Common Stock                    | 40,480  | I  | by Sellaro Enterprises Defined Benefit Plan           |

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

SEC 1473 (7-02)

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

| 1. Title of Derivative Security<br>(Instr. 4)              | 2. Date Exercisable and Expiration Date<br>(Month/Day/Year) | 3. Title and Amount of Securities Underlying Derivative Security<br>(Instr. 4) | 4. Conversion or Exercise Price of Derivative Security | 5. Ownership Form of Derivative Security: Direct (D) or Indirect (I)<br>(Instr. 5) | 6. Nature of Indirect Beneficial Ownership<br>(Instr. 5) |   |   |
|--|---|--|--|--|--|---|---|
|  | Date Exercisable  | Expiration Date  | Title  | Amount or Number of Shares   |  |   |   |
| 8% Non-Cumulative Convertible Preferred Stock, Series 2009 | 03/01/2010 <sup>(1)</sup>                                   | 06/01/2019 <sup>(1)</sup>  | Common Stock   | 18,181.81  | \$ 5.5   | I | By 401(k) Plan FBO Spouse                 |
| 8% Non-cumulative Convertible Preferred Stock, Series 2009 | 03/01/2010 <sup>(1)</sup>                                   | 06/01/2019 <sup>(1)</sup>  | Common Stock   | 36,363.62  | \$ 5.5   | I | by Father-in-Law and Mother-in-Law        |
| 8% Non-Cumulative Convertible Preferred Stock, Series 2009 | 03/01/2010 <sup>(1)</sup>                                   | 06/01/2019 <sup>(1)</sup>  | Common Stock   | 72,727.24  | \$ 5.5   | I | by Mother                                 |
| 8% Non-Cumulative Convertible Preferred Stock, Series 2009 | 03/01/2010 <sup>(1)</sup>                                   | 06/01/2019 <sup>(1)</sup>  | Common Stock   | 54,545.43  | \$ 5.5   | I | By George Brothers Investment Partnership |

## Reporting Owners

| Reporting Owner Name / Address                             | Relationships |           |         |       |
|--|---------------|-----------|---------|-------|
|  | Director      | 10% Owner | Officer | Other |
| George Georgette R.<br>PO BOX 8523<br>CHARLESTON, WV 25303 | Â X           | Â         | Â       | Â     |

## Signatures

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

03/09/2010

\*\*Signature of Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, see Instruction 5(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).

(1) The 2009 Series Preferred Stock may be converted at the holder's option on any dividend payment date.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, See Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.