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 * George Georgette R.			2. Date of Event Requiring Statement (Month/Day/Year)	3. Issuer Name and Ticker or Trading Symbol SUMMIT FINANCIAL GROUP INC [SMMF]				
(Last)	(First)	(Middle)	02/11/2010	4. Relationshi Person(s) to I	p of Reporting	5. If Amendment, Date Original Filed(Month/Day/Year)		
PO BOX 8523 (Street)				(Check _X_ Director	all applicable) 10% Other	6. Individual or Joint/Group Owner Filing(Check Applicable Line)		
CHARLESTON, WV 25303				(give title below				
(City)	(State)	(Zip)	Table I - I	Non-Derivat	ive Securiti	ies Beneficially Owned		
1.Title of Securi (Instr. 4)	ity		2. Amount of Beneficially (Instr. 4)		3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)		
Common Sto	ck		5,642		D	Â		
Common Sto	ck		1,000		I	By Father		
Common Sto	ck		9,248		I	by 401(k) Plan FBO spouse		
Common Sto	ck		5,559		I	By George Brothers Investment Partnership		
Common Sto	ck		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 (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of	5. Ownership Form of Derivative	6. Nature of Indirect Beneficial Ownership (Instr. 5)	
	Date Exercisable E	Expiration Date	Title	Amount or Number of Shares	Derivative Security	Security: Direct (D) or Indirect (I) (Instr. 5)		
8% Non-Cumulative Convertible Preferred Stock, Series 2009	03/01/2010(1) 0	06/01/2019 <u>(1)</u>	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(1) 0	06/01/2019 <u>(1)</u>	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(1) 0	06/01/2019 <u>(1)</u>	Common Stock	72,727.24	\$ 5.5	I	by Mother	
8% Non-Cumulative Convertible Preferred Stock, Series 2009		06/01/2019 <u>(1)</u>	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. PO BOX 8523 CHARLESTON, WV 25303	ÂX	Â	Â	Â		

Signatures

Teresa D. Ely, Lmtd 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.

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