#### SUMMIT FINANCIAL GROUP INC

Form 4

October 31, 2014

## FORM 4

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

OMB Number: 3235-0287

Form filed by More than One Reporting

Check this box if no longer subject to Section 16.

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Expires: January 31, 2005
Estimated average

**OMB APPROVAL** 

Form 4 or Form 5 obligations may continue. See Instruction

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

burden hours per response... 0.5

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person			2. Issuer Name and Ticker or Trading Symbol SUMMIT FINANCIAL GROUP	5. Relationship of Reporting Person(s) to Issuer		
			INC [SMMF]	(Check all applicable)		
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year)	_X Director 10% Owner Officer (give title Other (specify below)		
3293 PETERSBURG PIKE (Street)			10/29/2014 4. If Amendment, Date Original	6. Individual or Joint/Group Filing(Check		
			Filed(Month/Day/Year)	Applicable Line) _X_ Form filed by One Reporting Person		

#### FRANKLIN, WV 26807

(City)	(State) (Z	Zip) Table	e I - Non-D	erivative (	Securi	ities Acq	quired, Disposed o	of, or Beneficial	ly Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transactic Code (Instr. 8)	4. Securi on(A) or D (D) (Instr. 3,	4 and (A) or	d of	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 Beneficial Ownership (Instr. 4)
Common Stock			Code V	ranount	(D)	THEC	3,253	D	
Common Stock	10/29/2014		S	5,000	D	\$ 10.5	84,960	I	By EE Hott, Inc.
Common Stock							480	I	By Spouse
Common Stock							21,100	I	By Franklin Oil
Common Stock							400	I	As Cust for Son

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

SEC 1474 (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. Transacti Code (Instr. 8)	5. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	Expiration Date (Month/Day/Yeare			7. Title and Amou Underlying Secur (Instr. 3 and 4)	
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Am Nui Sha	
8% Non-Cumulative Convertible Preferred Stock, Series 2009	\$ 5.5					03/01/2010(1)	06/01/2019	Common Stock	9,0	
8% Non-Cumulative Convertible Preferred Stock,	\$ 5.5					03/01/2010(1)	06/01/2019	Common Stock	9,0	

## **Reporting Owners**

\*\*Signature of Reporting Person

Series 2009

Reporting Owner Name / Address	Relationships						
• 0	Director	10% Owner	Officer	Other			
Hott Jeffrey E. 3293 PETERSBURG PIKE FRANKLIN, WV 26807	X						
Signatures							
Teresa D. Ely, Lmtd POA, Attorney-in-Fact		10/3	31/2014				

Reporting Owners 2

Date

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## **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).
- (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.