George Georgette R.

Form 3

March 09, 2010

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

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

OMB APPROVAL	
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(Print or Type Responses)

1. Name and Address of Reporting Person * Â George Georgette R.	2. Date of Event Requiring Statement (Month/Day/Year) 02/11/2010	3. Issuer Name **and** Ticker or Trading Symbol SUMMIT FINANCIAL GROUP INC [SMMF]	
(Last) (First) (Middle)			
PO BOX 8523		4. Relationship of Reporting Person(s) to Issuer (Check all applicable)	5. If Amendment, Date Original Filed(Month/Day/Year)
(Street)			6. Individual or Joint/Group Filing(Check Applicable Line)
CHARLESTON,Â WVÂ 25303		__X__ Director _____ 10% Owner _____ Officer _____ Other (give title below) (specify below)	_X_ Form filed by One Reporting Person ___ Form filed by More than One Reporting Person
(City) (State) (Zip)			

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 (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 Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
8% Non-Cumulative Convertible Preferred Stock, Series 2009	03/01/2010(1)	06/01/2019(1)	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)	06/01/2019(1)	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)	06/01/2019(1)	Common Stock	72,727.24	$ 5.5	I	by Mother
8% Non-Cumulative Convertible Preferred Stock, Series 2009	03/01/2010(1)	06/01/2019(1)	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,Â WVÂ 25303	Â X	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.
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