

Cook Julie R  
Form 4  
May 09, 2013

**FORM 4**

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

OMB APPROVAL

OMB Number: 3235-0287  
Expires: January 31, 2005  
Estimated average burden hours per response... 0.5

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 \*  
Cook Julie 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)  
39 HELMICK DRIVE  
(Street)

3. Date of Earliest Transaction (Month/Day/Year)  
05/09/2013

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
VP & Chief Accounting Officer

PURGITSVILLE, WV 26852

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

(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 Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|---|
|                                 |                                      |  | Code                           | V   | Amount  | (A) or (D)   | Price   |
| Common Stock                    |                                      |  |                                |   | 1,356   | D  |   |
| Common Stock                    |                                      |  |                                |   | 40  | I  | As Cust for Children                                  |
| Common Stock                    | 05/09/2013 <sup>(2)</sup>            |  | J <sup>(3)</sup>               |   | 111.2942  | A  | \$ 0  |
|                                 |                                      |  |                                |   | 6,863.3474  | I  | By ESOP   |

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**

SEC 1474 (9-02)

displays a currently valid OMB control number.

**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 Amount of Underlying Securities (Instr. 3 and 4) | Amount or Number of Shares |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|----------------------------|
| Employee Stock Option (Right to Buy)       | \$ 9.49  |                                      |  |                                |   | 12/06/2003 12/06/2017 <sup>(1)</sup>                     | Common Stock  | 1,000                      |
| Employee Stock Option (Right to Buy)       | \$ 17.79   |                                      |  |                                |   | 12/12/2004 12/12/2018 <sup>(1)</sup>                     | Common Stock  | 1,500                      |
| Employee Stock Option (Right to Buy)       | \$ 25.93   |                                      |  |                                |   | 12/06/2005 12/07/2019 <sup>(1)</sup>                     | Common Stock  | 3,000                      |
| Employee Stock Option (Right to Buy)       | \$ 24.44   | 12/06/2005                           |  | A                              | 1,250   | 12/06/2005 12/06/2015                                    | Common Stock  | 1,250                      |

## Reporting Owners

| Reporting Owner Name / Address                             | Relationships |           |                                     |       |
|--|---------------|-----------|-------------------------------------|-------|
|  | Director      | 10% Owner | Officer                             | Other |
| Cook Julie R<br>39 HELMICK DRIVE<br>PURGITSVILLE, WV 26852 |               |           | VP & Chief<br>Accounting<br>Officer |       |

## Signatures

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

05/09/2013

\_\_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).
- (1) Option expires in 5 equal annual installments with the final date indicated
- (2) The information reported herein is based on a plan statement dated 12/31/2012 received in May 2013.
- (3) Between January 1, 2012 and December 31, 2012, acquired 111.2942 shares of Summit common stock under the Summit Financial Group, Inc. Employee Stock Ownership Plan.

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.