Hott Jeffrey E. Form 4 October 16, 2012

Form 5

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

Check this box if no longer subject to Section 16. Form 4 or

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF **SECURITIES**

obligations may continue. See Instruction 1(b).

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 * Hott Jeffrey E.

2. Issuer Name and Ticker or Trading

Symbol

SUMMIT FINANCIAL GROUP INC [SMMF]

(Last) (First) (Middle) 3. Date of Earliest Transaction

> (Month/Day/Year) 09/06/2012

3293 PETERSBURG PIKE (Street)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check

5. Relationship of Reporting Person(s) to

(Check all applicable)

10% Owner _ Other (specify

OMB APPROVAL

3235-0287

January 31,

2005

0.5

OMB

Number:

Expires:

response...

Estimated average

burden hours per

Applicable Line)

_X__ Director

Officer (give title

X Form filed by One Reporting Person _ Form filed by More than One Reporting

Person

Issuer

below)

FRANKLIN, WV 26807

(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)	(Instr. 3,	ispose 4 and (A) or	d of (D) 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)
Common Stock	09/06/2012		Code V S	3,000	(D)	Price \$ 4.15	9,834	I	By Mother
Common Stock	09/11/2012		S	2,000	D	\$ 4.35	1,815 (2)	I	By Spouse
Common Stock	09/10/2012		S	100	D	\$ 4.3	117,860	I	By EE Hott, Inc.
Common Stock	10/03/2012		S	5,000	D	\$ 5.0017	112,860	I	By EE Hott, Inc.
Common Stock							16,045 (2)	D	

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Common Stock	21,100 (2)	I	By Franklin Oil
Common Stock	400	I	As Cust for Son

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

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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 Derivativ Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)			7. Title and Ar Underlying Se (Instr. 3 and 4)
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title
8% Non-Cumulative Convertible Preferred Stock, Series 2009	\$ 5.5					03/01/2010(1)	06/01/2019(1)	Common Stock
8% Non-Cumulative Convertible Preferred Stock,	\$ 5.5					03/01/2010(1)	06/01/2019 <u>(1)</u>	Common Stock

Reporting Owners

Series 2009

Reporting Owner Name / Address	Relationships						
	Director	10% Owner	Officer	Other			
Hott Jeffrey E. 3293 PETERSBURG PIKE	X						
FRANKLIN, WV 26807	21						

Reporting Owners 2

Signatures

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

10/16/2012

**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) The 2009 Series Preferred Stock may be converted at the holder's option on any dividend payment date.
- (2) The amount of securities beneficially owned following reported transactions changed from the previous filing due to a Form 3A filed on 10/12/12.

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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