#### SUMMIT FINANCIAL GROUP INC

Form 4 June 21, 2005

## FORM 4

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

**SECURITIES** 

2. Issuer Name and Ticker or Trading

OMB Number:

3235-0287

Expires:

5. Relationship of Reporting Person(s) to

Issuer

required to respond unless the form displays a currently valid OMB control

number.

January 31, 2005

0.5

Estimated average burden hours per

**OMB APPROVAL** 

response...

if no longer subject to Section 16. Form 4 or Form 5

obligations

may continue.

See Instruction

Check this box

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

Symbol

1(b).

(Print or Type Responses)

**CRITES JOHN W** 

1. Name and Address of Reporting Person \*

SUMMIT FINANCIAL GROUP (Check all applicable) INC [SMMF] (Last) (First) (Middle) 3. Date of Earliest Transaction X\_ Director 10% Owner Other (specify Officer (give title (Month/Day/Year) below) PO BOX 867 06/20/2005 (Street) 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 Form filed by More than One Reporting PETERSBURG, WV 26847 Person (City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 1.Title of 2. Transaction Date 2A. Deemed 5. Amount of 7. Nature of 3. 4. Securities Acquired 6. Security (Month/Day/Year) Execution Date, if Transaction(A) or Disposed of (D) Securities Ownership Indirect (Instr. 3) Code (Instr. 3, 4 and 5) Beneficially Form: Beneficial Owned Ownership (Month/Day/Year) (Instr. 8) Direct (D) Following or Indirect (Instr. 4) Reported (I)(A) Transaction(s) (Instr. 4) or (Instr. 3 and 4) Code V Amount (D) Price Common 06/20/2005 S 7,500 D 353,076 D Stock 31.545 By Common Allegheny I 191,240 Stock Wood **Products** Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly. Persons who respond to the collection of SEC 1474 information contained in this form are not (9-02)

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# Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

| 1. Title of | 2.          | 3. Transaction Date |                    | 4.          | 5.         | 6. Date Exerc |            | 7. Titl | e and        | 8. Price of | 9. Nu  |
|-------------|-------------|---------------------|--------------------|-------------|------------|---------------|------------|---------|--------------|-------------|--------|
| Derivative  | Conversion  | (Month/Day/Year)    | Execution Date, if | Transaction | onNumber   | Expiration D  | ate        | Amou    | int of       | Derivative  | Deriv  |
| Security    | or Exercise |                     | any                | Code        | of         | (Month/Day/   | Year)      | Under   | lying        | Security    | Secui  |
| (Instr. 3)  | Price of    |                     | (Month/Day/Year)   | (Instr. 8)  | Derivative | e             |            | Securi  | ities        | (Instr. 5)  | Bene   |
|             | Derivative  |                     |                    |             | Securities |               |            | (Instr. | 3 and 4)     |             | Own    |
|             | Security    |                     |                    |             | Acquired   |               |            |         |              |             | Follo  |
|             |             |                     |                    |             | (A) or     |               |            |         |              |             | Repo   |
|             |             |                     |                    |             | Disposed   |               |            |         |              |             | Trans  |
|             |             |                     |                    |             | of (D)     |               |            |         |              |             | (Instr |
|             |             |                     |                    |             | (Instr. 3, |               |            |         |              |             |        |
|             |             |                     |                    |             | 4, and 5)  |               |            |         |              |             |        |
|             |             |                     |                    |             |            |               |            |         | Amount       |             |        |
|             |             |                     |                    |             |            |               |            |         | Amount       |             |        |
|             |             |                     |                    |             |            | Date          | Expiration | Title   | or<br>Number |             |        |
|             |             |                     |                    |             | E          | Exercisable   | Date       | ritte   |              |             |        |
|             |             |                     |                    | C 1 W       | (A) (D)    |               |            |         | of           |             |        |
|             |             |                     |                    | Code V      | (A) (D)    |               |            |         | Shares       |             |        |

## **Reporting Owners**

| Reporting Owner Name / Address | Relationships |           |         |       |  |  |  |
|--------------------------------|---------------|-----------|---------|-------|--|--|--|
| <b>Fg</b>                      | Director      | 10% Owner | Officer | Other |  |  |  |
| CRITES JOHN W                  |               |           |         |       |  |  |  |
| PO BOX 867                     | X             |           |         |       |  |  |  |
| PETERSBURG, WV 26847           |               |           |         |       |  |  |  |

## **Signatures**

Teresa D. Sherman, Lmtd POA Attorney-in-Fact 06/21/2005

\*\*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).

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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