

Ritchie Bradford E
 Form 4
 April 18, 2019

FORM 4

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

OMB APPROVAL

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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 *
 Ritchie Bradford E

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)
 119 CORNWALL LANE
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)
 04/18/2019

____ Director _____ 10% Owner
 Officer (give title below) _____ Other (specify below)
 President, Subsidiary Bank

CHARLESTON, WV 25314
 (City) (State) (Zip)

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

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)
Common Stock	04/18/2019 ⁽³⁾		J ⁽⁴⁾	583.1676 A	\$ 0 5,683.8436	I	by ESOP
Common Stock					16,781	D	

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

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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 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 Security (Instr. 3 and 4)
Employee Stock Option (Right to Buy)	\$ 2.54					07/27/2011 ⁽¹⁾ 07/27/2025 ⁽²⁾	Common Stock 5,000
Stock-Settled Stock Appreciation Rights	\$ 12.01					04/22/2016 ⁽¹⁾ 04/23/2025	Common Stock 17,000
Stock-Settled Stock Appreciation Rights	\$ 26.01					02/09/2018 ⁽¹⁾ 02/09/2027	Common Stock 5,400
Stock-Settled Stock Appreciation Rights	\$ 23.94					02/07/2020 ⁽¹⁾ 02/07/2029	Common Stock 11,000

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Ritchie Bradford E 119 CORNWALL LANE CHARLESTON, WV 25314			President, Subsidiary Bank	

Signatures

Teresa D. Ely, Lmtd. POA,
Attorney-In-Fact 04/18/2019

 **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 and/or SAR vests in 5 equal annual installments with beginning date indicated.
- (2) Option and/or SAR expires in 5 equal annual installments with the final date indicated.
- (3) The information reported herein is based on a plan statement dated 12/31/2018 received in April 2019.
- (4) Between January 1, 2018 and December 31, 2018, acquired 583.1676 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.

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