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SUMMIT FI Form 4 June 25, 201	NANCIAL GROUP IN 3	NC								
FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION								PPROVAL		
	UNITED STAT		shington,			NGE (COMMISSION	OMB Number:	3235-0287	
Check th if no long subject to Section 1 Form 4 o Form 5	<pre>ger STATEMENT 6. r</pre>	STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,							January 31, 2005 average urs per . 0.5	
obligations may continue.Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940 1(b).										
(Print or Type I	Responses)									
Hott Jeffrey E. Symbol			r Name and Ticker or Trading				5. Relationship of Reporting Person(s) to Issuer			
Ι			INC [SMMF]				(Check all applicable)			
			Date of Earliest Transaction onth/Day/Year) 21/2013				X_ Director10% Owner Officer (give titleOther (specify below)below)			
			endment, Date Original nth/Day/Year)				 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting 			
(City)	(State) (Zip)	T 11	IN D	• • •			Person	6 D 6 '		
	2. Transaction Date 2A.						uired, Disposed o			
1.Title of Security (Instr. 3)	(Month/Day/Year) Exec any	cution Date, if	Date, if Transaction(A) or Disposed of Secu Code (D) Bene //Year) (Instr. 8) (Instr. 3, 4 and 5) Own Follo (A) Tran				Securities Beneficially Owned Following Reported Transaction(s)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		
~			Code V	Amount	(D)	Price	(Instr. 3 and 4)			
Common Stock	06/21/2013		S	10,000	D	\$8	94,960	Ι	By EE Hott, Inc.	
Common Stock	06/21/2013		S	101	D	\$8	15,944	D		
Common Stock							1,815	Ι	By Spouse	
Common Stock							21,100	I	By Franklin Oil	
Common Stock							400	Ι	As Cust for Son	

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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 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. Transactic Code (Instr. 8)	5. orNumber 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 Amou Underlying Secur (Instr. 3 and 4)	
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Am Nui Sha
8% Non-Cumulative Convertible Preferred Stock, Series 2009	\$ 5.5					03/01/2010 <u>(1)</u>	06/01/2019	Common Stock	9,(
8% Non-Cumulative Convertible Preferred Stock, Series 2009	\$ 5.5					03/01/2010 <u>(1)</u>	06/01/2019	Common Stock	9,(

Reporting Owners

Reporting Owner Name / Address	Relationships						
1	Director	10% Owner	Officer	Other			
Hott Jeffrey E. 3293 PETERSBURG PIKE FRANKLIN, WV 26807	Х						
Signatures							
Teresa D. Ely, Lmtd POA, Attorney-in-Fact		06/2	25/2013				
** 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) 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. 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.