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HINKLE C Form 4 November	14, 2017								OMB	APPROVAL	
FOR	VI 4 _{UNITEE}) STATES	S SECU	RITIES	AND E	хсн	ANGE C	OMMISSION			
Check	this box		Wa	ashingto	n, D.C. 2	20549)		Number:	3235-0287	
if no lo	nger STATE	STATEMENT OF CHANGES IN BENEFICIAL OWN							Expires:	January 31, 2005	
Section 16. Form 4 or				SECU	RITIES	5			Estimated burden ho response.	urs per	
Form 5 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	e Responses)										
1. Name and Address of Reporting Person <u>*</u> HINKLE GARY L			2. Issuer Name and Ticker or Trading Symbol SUMMIT FINANCIAL GROUP					5. Relationship of Reporting Person(s) to Issuer			
			INC [SMMF]					(Check all applicable)			
(Last) PO BOX 6	(First)	(Middle)		of Earliest /Day/Year) 2017	Transactio	on		X_ Director 10% Own Officer (give title Other (spe below) below)			
(Street) 4			4. If An	4. If Amendment, Date Original Filed(Month/Day/Year)				6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person			
	ILLE, WV 26804							Form filed by M Person	Iore than One I	Reporting	
(City)	(State)	(Zip)	Ta	ble I - Non	-Derivati	ve Sec	urities Acq	uired, Disposed of	f, or Beneficia	ally Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	Execution any	Date, if	3. Transactio Code (Instr. 8) Code V		(A) or		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								13,220	I	By H. T. Services	
Common Stock								60,225	I	By Hinkle Trucking	
Common Stock								528	Ι	As Cust for Grandchild	
Common Stock								4,800	Ι	by Spouse	
Common				Р	1,708		\$	370,934			

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Common 11/14/2017 Stock

P 1,293 A ^{\$}_{25.1158} 372,227 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. Transactio Code (Instr. 8)	5. of Derivativ Securities Acquired (A) or Disposed of (D) (Instr. 3,	3	ate	7. Title and A Underlying S (Instr. 3 and	Securities	8. Price Derivati Security (Instr. 5
Phantom Stock	\$ 0 <u>(1)</u>			Code V	4, and 5) (A) (D)	Date Exercisable	Expiration Date	Title Common Stock	Amount or Number of Shares 7,509.76	

Reporting Owners

Reporting Owner Name / Address	Relationships						
	Director	10% Owner	Officer	Other			
HINKLE GARY L							
PO BOX 65	Х						
CIRCLEVILLE, WV 26804							
Signatures							
Teresa D. Ely, Lmtd POA Attorney-In-Fact		11/	14/2017				

**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) Each share of Phantom Stock represents the economic equivalent of one share of Summit Common Stock.

(2) Shares of Phantom Stock are payable only in cash following termination of the reporting person's service as a director of Summit. 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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