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(17 CFR 230.425)

- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Section 1 – Registrant’s Business and Operations

Item 5.02 Departure of Directors or Certain Officers, Appointment of Certain Others, Compensatory Arrangements of Certain Officers

(c) On September 5, 2013, Douglas T. Mitchell, Senior Vice President and Chief Banking Officer of Summit Financial Group, Inc. (the “Company”), and Chief Executive Officer of the Company’s wholly owned subsidiary, Summit Community Bank, Inc. resigned effective October 4, 2013. Mr. Mitchell’s resignation did not result from any disagreement with the Company on any matter relating to the Company’s operations, policies or practices.

Mr. Mitchell has accepted a position as President and Chief Executive Officer of a financial institution located in Maryland.

SIGNATURE

Pursuant to the requirements of the Securities and Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

SUMMIT FINANCIAL GROUP, INC.

Date: September 10, 2013

By: /s/ Julie R. Cook  
Julie R. Cook  
Vice President &  
Chief Accounting Officer