#### COOKMAN JAMES M

Form 4 June 15, 2009

### FORM 4

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

OMB

Check this box if no longer subject to

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

3235-0287 Number: January 31, Expires:

**OMB APPROVAL** 

Section 16. Form 4 or Form 5 obligations

**SECURITIES** 

2005 Estimated average burden hours per response...

5. Relationship of Reporting Person(s) to

Issuer

may continue. See Instruction

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

2. Issuer Name and Ticker or Trading

Symbol

0.5

1(b).

Stock

(Print or Type Responses)

COOKMAN JAMES M

1. Name and Address of Reporting Person \*

				SUMMIT FINANCIAL GROUP INC [SMMF]				UP	(Check all applicable)				
	(Last) 22 POINT I	, ,	Middle)	3. Date of Earliest Transaction (Month/Day/Year) 06/12/2009				X Director Officer (gi below)		0% Owner other (specify			
		(Street)		4. If Ame	ndment	dment, Date Original h/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 Person			
(City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned													
	1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	Execution		Code (Instr.	8)	4. Securion(A) or Di (D) (Instr. 3,	ispose	d of	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)	
	Stock  Common Stock	06/12/2009			P		500	A	\$ 5.6	20,284	I	by Self Directed 401(k) Retirement Plan	
	Common	06/12/2009			P		302	A	\$ 5.55	20,586	I	By Self Directed 401(k)	

5.55

Retirement Plan

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Common Stock 06/12/2009 P 198 A \$ 20,784 I By Self Directed 401(k)
Retirement Plan

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.

SEC 1474

(9-02)

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	3A. Deemed	4.	5.	6. Date Exer	cisable and	7. Title and A	Amount of	8. Price
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transaction	orNumber	Expiration D	ate	Underlying S	Securities	Derivati
Security	or Exercise		any	Code	of	(Month/Day	/Year)	(Instr. 3 and	4)	Security
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivativ	e				(Instr. 5)
	Derivative				Securities	3				
	Security				Acquired					
					(A) or					
					Disposed					
					of (D)					
					(Instr. 3,					
					4, and 5)					
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Phanton Stock	\$ 0 <u>(1)</u>					(2)	(2)	Common Stock	8,367.56	

## **Reporting Owners**

Reporting Owner Name / Address	Relationships							
r g	Director	10% Owner	Officer	Other				
COOKMAN JAMES M 22 POINT DRIVE PETERSBURG, WV 26847	X							

# **Signatures**

Teresa D. Ely, Lmtd POA Attorney-in-Fact 06/15/2009

\*\*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.

Reporting Owners 2

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(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, <i>see</i> 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 disacurrently valid OMB number.								