



“ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

---

**Section 2 – Financial Information**

**Item 2.02. Results of Operations and Financial Condition.**

On October 18, 2007, Summit Financial Group, Inc. (“Summit”) issued a News Release announcing its earnings for the third quarter and first nine months of 2007. This News Release is furnished as Exhibit 99 and is incorporated herein by reference.

**Section 9 – Financial Statements and Exhibits**

**Item 9.01 Financial Statements and Exhibits**

(c) Exhibits

99 News Release issued on October 18, 2007

**SIGNATURE**

Pursuant to the requirements of the Securities 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: October 19, 2007  
Cook

Julie R. Cook

Vice President and  
Chief Accounting Officer

By: /s/ Julie R.