

George Georgette R.
Form 3/A
March 19, 2012

FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

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INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

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 Responses)

| | | | | |
|---|---------|--------------------------------------|---|--|
| 1. Name and Address of Reporting Person * | | 2. Date of Event Requiring Statement | 3. Issuer Name and Ticker or Trading Symbol | |
| Â George Georgette R. | | (Month/Day/Year) | SUMMIT FINANCIAL GROUP INC [SMMF] | |
| (Last) | (First) | (Middle) | 4. Relationship of Reporting Person(s) to Issuer | 5. If Amendment, Date Original Filed(Month/Day/Year) |
| | | | | 03/09/2010 |
| PO BOX 8523 | | | (Check all applicable) | 6. Individual or Joint/Group Filing(Check Applicable Line) |
| (Street) | | | <input checked="" type="checkbox"/> Director <input type="checkbox"/> 10% Owner | <input checked="" type="checkbox"/> Form filed by One Reporting Person |
| CHARLESTON,Â WVÂ 25303 | | | <input type="checkbox"/> Officer <input type="checkbox"/> Other | <input type="checkbox"/> Form filed by More than One Reporting Person |
| (City) | (State) | (Zip) | (give title below) | (specify below) |

Table I - Non-Derivative Securities Beneficially Owned

| 1. Title of Security (Instr. 4) | 2. Amount of Securities Beneficially Owned (Instr. 4) | 3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5) | 4. Nature of Indirect Beneficial Ownership (Instr. 5) |
|---------------------------------|---|--|---|
| Common Stock | 10,576 | D | Â |
| Common Stock | 1,000 | I | By Father |
| Common Stock | 9,248 | I | by 401(k) Plan FBO spouse |
| Common Stock | 5,559 | I | By George Brothers Investment Partnership |

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

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Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

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| 1. Title of Derivative Security (Instr. 4) | 2. Date Exercisable and Expiration Date (Month/Day/Year) | 3. Title and Amount of Securities Underlying Derivative Security (Instr. 4) | 4. Conversion or Exercise Price of Derivative Security | 5. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5) | 6. Nature of Indirect Beneficial Ownership (Instr. 5) |
|--|--|---|--|---|---|
| | Date Exercisable Expiration Date | Title | Amount or Number of Shares | | |
| 8% Non-Cumulative Convertible Preferred Stock, Series 2009 | 03/01/2010 ⁽¹⁾ 06/01/2019 ⁽¹⁾ | Common Stock | 18,181.81 \$ 5.5 | I | By 401(k) Plan FBO Spouse |
| 8% Non-cumulative Convertible Preferred Stock, Series 2009 | 03/01/2010 ⁽¹⁾ 06/01/2019 ⁽¹⁾ | Common Stock | 18,181.81 \$ 5.5 | I | by Father-in-Law and Mother-in-Law |
| 8% Non-Cumulative Convertible Preferred Stock, Series 2009 | 03/01/2010 ⁽¹⁾ 06/01/2019 ⁽¹⁾ | Common Stock | 72,727.24 \$ 5.5 | I | by Mother |
| 8% Non-Cumulative Convertible Preferred Stock, Series 2009 | 03/01/2010 ⁽¹⁾ 06/01/2019 ⁽¹⁾ | Common Stock | 54,545.43 \$ 5.5 | I | By George Brothers Investment Partnership |

Reporting Owners

| Reporting Owner Name / Address | Relationships | | | |
|--|---------------|-----------|---------|-------|
| | Director | 10% Owner | Officer | Other |
| George Georgette R. PO BOX 8523 CHARLESTON, WV 25303 | X | X | X | X |

Signatures

Teresa D. Ely, LmtD POA
 Attorney-In-Fact
 03/19/2012

__Signature of Reporting Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 5(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.