

SUMMIT FINANCIAL GROUP INC  
Form 8-K  
July 12, 2006

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

**FORM 8-K**

**CURRENT REPORT**

Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): **July 11, 2006**

**Summit Financial Group, Inc.**

(Exact name of registrant as specified in its charter)

**West Virginia**  
(State or Other  
Jurisdiction)

**0-16587**  
(Commission File  
Number)

**55-0672148**  
(I.R.S. Employer Identification)

**300 North Main Street  
Moorefield, WV 26836**  
(Address of principal executive offices) (Zip Code)

**(304) 530-1000**  
Registrant's telephone number, including area code

**Not Applicable**  
(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (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 2 - Financial Information**

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

On July 11, 2006, Summit Financial Group, Inc. ("Summit") issued a News Release announcing that its mortgage origination unit, Summit Mortgage, experienced a decline in mortgage origination revenue and Summit expects diluted earnings per share to be approximately between \$0.36 and \$0.37 for the quarter ended June 30, 2006. 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 July 11, 2006

**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: July 12, 2006

By: /s/ Julie R. Cook

Julie R. Cook  
Vice President and  
Chief Accounting Officer