## Edgar Filing: HUFFMAN GERALD W - Form 4

HUFFMAN (	GERALD W									
Form 4										
December 01	, 2004									
FORM 4 UNITED STATES SECURITIES AND EXCHANCE COMMISSION								OMB APPROVAL		
UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549							OMB Number:	3235-0287		
Check this if no long subject to Section 10 Form 4 or Form 5	er <b>STATEN</b> 5.		F CHANGES IN BENEFICIAL OWN SECURITIES					Expires: January 20 Estimated average burden hours per response		
obligation may conti <i>See</i> Instru 1(b).	nue. Section 17(	a) of the Pub	ion 16(a) of the lic Utility Hold he Investment	ling Con	npany	y Act of	1935 or Section	n		
(Print or Type R	esponses)									
HUFFMAN GERALD W S			2. Issuer Name <b>and</b> Ticker or Trading Symbol SUMMIT FINANCIAL GROUP INC [SMMF]				5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
			3. Date of Earliest Transaction (Month/Day/Year) 11/30/2004				X_ Director 10% Owner Officer (give title Other (specify below) below)			
			If Amendment, Date Original ed(Month/Day/Year)				6. Individual or Joint/Group Filing(Check Applicable Line) _X_Form filed by One Reporting Person			
PETERSBU	RG, WV 26847						Form filed by M Person	Iore than One Re	porting	
(City)	(State)	(Zip)	Table I - Non-D	erivative	Secur	ities Acq	uired, Disposed of	, or Beneficial	ly Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	e 2A. Deemed Execution Da any (Month/Day/Y	Code	(Instr. 3,	spose	d of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		
Common Stock	11/30/2004		Р	376	А	\$ 52.75	30,000	D		

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.

 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

 (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactic Code (Instr. 8)	5. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	Expiration D (Month/Day, e	6. Date Exercisable and Expiration Date (Month/Day/Year)		e and int of lying ities 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secu Bene Owne Follo Repo Trans (Instr
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

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## **Reporting Owners**

Reporting Owner Name / Address	Relationships						
1.0.0	Director	10% Owner	Officer	Other			
HUFFMAN GERALD W							
HC 33, BOX 620	Х						
PETERSBURG, WV 26847							
Signatures							
Teresa D. Sherman, Lmtd POA Attorney-in-Fact			12/01/2004				
**Signature of Reporting Pers	on		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).

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.