



Strength. Vision. Prosperity.

**IMPORTANT ANNUAL MEETING INFORMATION**

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ENDORSEMENT\_LINE \_\_\_\_\_ SACKPACK \_\_\_\_\_



- MR A SAMPLE
- DESIGNATION (IF ANY)
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Using a **black ink** pen, mark your votes with an **X** as shown in this example. Please do not write outside the designated areas.



**Annual Meeting Proxy Card**

▼ PLEASE FOLD ALONG THE PERFORATION, DETACH AND RETURN THE BOTTOM PORTION IN THE ENCLOSED ENVELOPE. ▼

**A Proposals — The Board of Directors recommends a vote FOR all the nominees listed and FOR Proposal 2.**

1. To elect two (2) Directors of Summit to serve a two year term until the 2020 Annual Meeting or until his successor is elected and qualified:

**For Withhold** **For Withhold**

01 - Thomas J. Hawse, III        02 - Gerald W. Huffman

To elect three (3) Directors of Summit to serve a three year term until the 2021 Annual Meeting or until their successors are elected and qualified:

**For Withhold** **For Withhold** **For Withhold**

03 - James M. Cookman        04 - Gary L. Hinkle        05 - H. Charles Maddy, III

2. To ratify the selection of Yount, Hyde & Barbour, P.C. as Summit's independent registered public accounting firm for the year ended December 31, 2018.

**For Against Abstain**

**B Non-Voting Items**

**Change of Address** — Please print your new address below.

**Comments** — Please print your comments below.

**Annual Report**

Mark here if you no longer wish to receive paper annual meeting materials and instead view them online.

**Meeting Attendance**

Mark the box to the right if you plan to attend the Annual Meeting.

**C Authorized Signatures — This section must be completed for your vote to be counted. — Date and Sign Below**

Shareholder(s) should sign exactly as name(s) appears on the label. Any person signing in fiduciary capacity should please enclose proof of his appointment unless such proof has already been furnished. All joint owners must sign.

Date (mm/dd/yyyy) — Please print date below.

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Signature 1 — Please keep signature within the box.

Signature 2 — Please keep signature within the box.



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**IMPORTANT NOTICE REGARDING THE AVAILABILITY OF PROXY MATERIALS FOR  
THE ANNUAL MEETING OF SHAREHOLDERS TO BE HELD ON MAY 16, 2018**

The proxy statement, along with our 2017 Annual Report, which includes our Form 10-K for the fiscal year ended December 31, 2017, are available free of charge on the following website:  
[www.summitfgi.com](http://www.summitfgi.com).

▼ PLEASE FOLD ALONG THE PERFORATION, DETACH AND RETURN THE BOTTOM PORTION IN THE ENCLOSED ENVELOPE. ▼



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**REVOCABLE PROXY — SUMMIT FINANCIAL GROUP, INC.**

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**PROXY SOLICITED BY THE BOARD OF DIRECTORS FOR THE ANNUAL MEETING OF  
SHAREHOLDERS OF SUMMIT FINANCIAL GROUP, INC. ON MAY 16, 2018**

The undersigned shareholder(s) of Summit Financial Group, Inc. ("Summit") hereby appoints Julie R. Markwood and Teresa D. Ely, or either of them, with full power to act alone as attorneys and proxies to vote all the shares of the common stock of Summit held or owned by the undersigned at the Annual Meeting of Shareholders on May 16, 2018, or at any adjournments thereof, for the following purposes and upon any other matters that may come before the meeting or any adjournment thereof, with all the powers the undersigned would possess if personally present, hereby revoking all previous proxies:

**THE PROXIES INTEND TO EXERCISE THEIR DISCRETIONARY VOTING AUTHORITY IN ACCORDANCE WITH APPLICABLE FEDERAL AND STATE LAWS AND REGULATIONS TO VOTE UPON SUCH OTHER BUSINESS AS MAY PROPERLY BE BROUGHT BEFORE THE MEETING OR ANY ADJOURNMENT THEREOF.**

**THE SHARES OF COMMON STOCK REPRESENTED BY THIS PROXY WILL BE VOTED AS SPECIFIED. IF NO CHOICE IS SPECIFIED, THE PROXY WILL BE VOTED FOR PROPOSALS 1 AND 2.**

This proxy confers on the proxy holder the power of cumulative voting for the election of Directors and the power to vote cumulatively for less than all of the nominees listed in Item 1. This proxy may be revoked at any time prior to its exercise in accordance with the procedure set forth in the proxy materials.