

**IMPORTANT NOTICE REGARDING THE AVAILABILITY OF PROXY MATERIALS FOR
THE ANNUAL MEETING OF SHAREHOLDERS TO BE HELD ON May 21, 2019**

The proxy statement, along with our 2018 Annual Report, which includes our Form 10-K for the fiscal year ended December 31, 2018, are available free of charge on the following website:
www.summitfgi.com.

▼ IF VOTING BY MAIL, SIGN, DETACH AND RETURN THE BOTTOM PORTION IN THE ENCLOSED ENVELOPE. ▼

SUMMIT FINANCIAL GROUP, INC.



Notice of 2019 Annual Meeting of Shareholders

Proxy Solicited by Board of Directors for Annual Meeting – May 21, 2019

The undersigned shareholder(s) of Summit Financial Group, Inc. ("Summit") hereby appoints Julie R. Markwood and Teresa D. Ely, or either of them, with the power of substitution, to represent and vote the shares of the undersigned, with all the powers which the undersigned would possess if personally present, at the Annual Meeting of Shareholders of Summit Financial Group, Inc. to be held on May 21, 2019, or at any postponement or adjournment thereof.

Shares represented by this proxy will be voted as specified by the stockholder. If no such directions are indicated, the Proxies will have authority to vote FOR the election of the Board of Directors under Proposal 1, FOR Proposals 2 and 4, and FOR every 3 years on Proposal 3 as recommended by the Board of Directors.

In their discretion, the Proxies are authorized to vote upon such other business as may properly come before the meeting.

(Items to be voted appear on reverse side)

C Non-Voting Items

Change of Address – Please print new address below.

Comments – Please print your comments below.

