

## Section 1: 8-K (8-K)

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): **September 18, 2018**



**Summit Financial Group, Inc.**

(Exact name of registrant as specified in its charter)

**West Virginia**

(State or other jurisdiction of  
incorporation or organization)

**No. 0-16587**

(Commission File Number)

**55-**

**0672148**

(I.R.S. Employer  
Identification No.)

**300 North Main Street**  
**Moorefield, West Virginia 26836**  
(Address of Principal Executive Offices)

**(304) 530-1000**

(Registrant's telephone number, including area code)

**Not Applicable**

(Former name or 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))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 or Rule 12b-2 of the Securities Exchange Act of 1934.

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

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## Section 8 - Other Events

### **Item 8.01 Other Events**

The Board of Directors of Summit Financial Group, Inc. (the “Company”) recently authorized a stock repurchase program of up to 500,000 shares of the Company’s outstanding common stock subject to applicable laws of the states and applicable securities rules and regulations promulgated pursuant to the laws of the United States, including, but not limited to, Rule 10b-5 and Rule 10b-18 of the U.S. Securities and Exchange Commission.

Shares repurchased will be made in management’s discretion at prices management considers to be attractive and in the best interests of both the Company and its shareholders, subject to the availability of shares, general market conditions, the trading price of the shares, alternative uses for capital and the Company’s financial performance.

The stock repurchase program will expire December 31, 2019. The program does not obligate the Company to purchase any particular number of shares of common stock during any period and the program may be discontinued, suspended, or restarted at any time at the Company's discretion.

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## Section 9 - Financial Statements and Exhibits

### **Item 9.01 Financial Statements and Exhibits**

(d) Exhibits

99 [Press Release, dated September 18, 2018, issued by Summit Financial Group, Inc.](#)

### **SIGNATURE**

Pursuant to the requirements of the Securities and 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: September 18, 2018

By: /s/ Julie R. Markwood  
Julie R. Markwood  
Vice President &  
Chief Accounting Officer

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## **Section 2: EX-99 (EXHIBIT 99)**



**FOR RELEASE 4:00 PM ET, September 18, 2018**

Contact: Robert S. Tissue, Sr. Vice President & CFO  
Telephone: (304) 530-0552  
Email: [rtissue@summitfgi.com](mailto:rtissue@summitfgi.com)

## **SUMMIT FINANCIAL GROUP, INC. ANNOUNCES STOCK REPURCHASE PROGRAM OF UP TO 500,000 SHARES**

MOOREFIELD, WV - September 18, 2018 (GLOBE NEWSWIRE) - Summit Financial Group, Inc. ("Summit") (NASDAQ: SMMF) today announces its Board of Directors recently approved a stock repurchase program of up to 500,000 shares of its outstanding common stock. Shares repurchased will be made in management's discretion at prices it considers to be attractive and in the best interests of both the Company and its shareholders, subject to the availability of shares, general market conditions, the trading price of the shares, alternative uses for capital and the Company's financial performance. The stock repurchase program will expire December 31, 2019. The program does not obligate Summit to repurchase any particular number of shares of common stock during any period, and it may be discontinued, suspended or restarted at any time at the Company's discretion.

### **ABOUT THE COMPANY**

Summit Financial Group, Inc. is a \$2.1 billion financial holding company headquartered in Moorefield, West Virginia. Summit provides community banking services primarily in the Eastern Panhandle and Southern regions of West Virginia and the Northern, Shenandoah Valley and Southwestern regions of Virginia, through its bank subsidiary, Summit Community Bank, Inc., which operates thirty banking locations. Summit also operates Summit Insurance Services, LLC in Moorefield, West Virginia and Leesburg, Virginia.

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