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

Notice of Exempt Offering of Securities

OMB APPROVAL

OMB 3235-
Number: 0076

Estimated average
burden

hours per
response: 4.00

1. Issuer's Identity

CIK (Filer ID Number)	Previous Names	None	Entity Type
0000811808	SUMMIT FINANCIAL GROUP INC	X	Corporation
Name of Issuer	SOUTH BRANCH VALLEY		Limited Partnership
SUMMIT FINANCIAL GROUP, INC.	BANCORP INC		Limited Liability Company
Jurisdiction of Incorporation/Organization	South Branch Valley Bancorp Inc.		General Partnership
WEST VIRGINIA			Business Trust
Year of Incorporation/Organization			Other (Specify)
X Over Five Years Ago			
Within Last Five Years (Specify Year)			
Yet to Be Formed			

2. Principal Place of Business and Contact Information

Name of Issuer			
SUMMIT FINANCIAL GROUP, INC.			
Street Address 1		Street Address 2	
300 NORTH MAIN ST			
City	State/Province/Country	ZIP/PostalCode	Phone Number of Issuer
MOOREFIELD	WEST VIRGINIA	26836	3045301000

3. Related Persons

Last Name	First Name	Middle Name
Kitzmiller	Jason	A
Street Address 1	Street Address 2	
300 North Main Street		
City	State/Province/Country	ZIP/PostalCode
Moorefield	WEST VIRGINIA	26836
Relationship:	Executive Officer X Director	Promoter

Clarification of Response (if Necessary):

Last Name	First Name	Middle Name
Piccirillo	Charles	S
Street Address 1	Street Address 2	
300 North Main Street		
City	State/Province/Country	ZIP/PostalCode
Moorefield	WEST VIRGINIA	26836
Relationship:	Executive Officer X Director	Promoter

Clarification of Response (if Necessary):

Last Name		First Name		Middle Name	
Shott		John		H.	
Street Address 1		Street Address 2			
300 North Main Street					
City		State/Province/Country		ZIP/PostalCode	
Moorefield		WEST VIRGINIA		26836	
Relationship:		Executive Officer X Director		Promoter	

Clarification of Response (if Necessary):

Last Name		First Name		Middle Name	
Spencer		Ronald		B	
Street Address 1		Street Address 2			
300 North Main Street					
City		State/Province/Country		ZIP/PostalCode	
Moorefield		WEST VIRGINIA		26836	
Relationship:		Executive Officer X Director		Promoter	

Clarification of Response (if Necessary):

Last Name		First Name		Middle Name	
Bean		Oscar		M	
Street Address 1		Street Address 2			
300 North Main Street					
City		State/Province/Country		ZIP/PostalCode	
Moorefield		WEST VIRGINIA		26836	
Relationship:		Executive Officer X Director		Promoter	

Clarification of Response (if Necessary):

Last Name		First Name		Middle Name	
Bensenhaver		Dewey		F	
Street Address 1		Street Address 2			
300 North Main Street					
City		State/Province/Country		ZIP/PostalCode	
Moorefield		WEST VIRGINIA		26836	
Relationship:		Executive Officer X Director		Promoter	

Clarification of Response (if Necessary):

Last Name		First Name		Middle Name	
Bowling		Ronald		L	
Street Address 1		Street Address 2			
300 North Main Street					
City		State/Province/Country		ZIP/PostalCode	
Moorefield		WEST VIRGINIA		26836	
Relationship:		Executive Officer X Director		Promoter	

Clarification of Response (if Necessary):

Last Name		First Name		Middle Name	
Bridgeforth		J.		Scott	
Street Address 1		Street Address 2			
300 North Main Street					
City		State/Province/Country		ZIP/PostalCode	
Moorefield		WEST VIRGINIA		26836	

Relationship: Executive Officer X Director Promoter

Clarification of Response (if Necessary):

Last Name	First Name	Middle Name
Cookman	James	M
Street Address 1	Street Address 2	
300 North Main Street		
City	State/Province/Country	ZIP/PostalCode
Moorefield	WEST VIRGINIA	26836
Relationship:	Executive Officer X Director	Promoter

Clarification of Response (if Necessary):

Last Name	First Name	Middle Name
Crites, II	John	W
Street Address 1	Street Address 2	
300 North Main Street		
City	State/Province/Country	ZIP/PostalCode
Moorefield	WEST VIRGINIA	26836
Relationship:	Executive Officer X Director	Promoter

Clarification of Response (if Necessary):

Last Name	First Name	Middle Name
Geary, II	James	P
Street Address 1	Street Address 2	
300 North Main Street		
City	State/Province/Country	ZIP/PostalCode
Moorefield	WEST VIRGINIA	26836
Relationship:	Executive Officer X Director	Promoter

Clarification of Response (if Necessary):

Last Name	First Name	Middle Name
George	Georgette	R
Street Address 1	Street Address 2	
300 North Main Street		
City	State/Province/Country	ZIP/PostalCode
Moorefield	WEST VIRGINIA	26836
Relationship:	Executive Officer X Director	Promoter

Clarification of Response (if Necessary):

Last Name	First Name	Middle Name
Gianola	John	B
Street Address 1	Street Address 2	
300 North Main Street		
City	State/Province/Country	ZIP/PostalCode
Moorefield	WEST VIRGINIA	26836
Relationship:	Executive Officer X Director	Promoter

Clarification of Response (if Necessary):

Last Name	First Name	Middle Name
Hinkle	Gary	L

Street Address 1

300 North Main Street

City

Moorefield

Street Address 2

SFG-Administration

State/Province/Country

WEST VIRGINIA

ZIP/PostalCode

26836

Relationship:

Executive Officer

X

Director

Promoter

Clarification of Response (if Necessary):

Last Name

Maddy, III

Street Address 1

300 North Main Street

City

Moorefield

First Name

H.

Street Address 2

State/Province/Country

WEST VIRGINIA

Middle Name

Charles

ZIP/PostalCode

26836

Relationship:

X

Executive Officer

X

Director

Promoter

Clarification of Response (if Necessary):

Last Name

Tissue

Street Address 1

300 North Main Street

City

Moorefield

First Name

Robert

Street Address 2

State/Province/Country

WEST VIRGINIA

Middle Name

S

ZIP/PostalCode

26836

Relationship:

X

Executive Officer

Director

Promoter

Clarification of Response (if Necessary):

Executive Vice President and Chief Financial Officer

Last Name

Frye

Street Address 1

300 North Main Street

City

Moorefield

First Name

Patrick

Street Address 2

State/Province/Country

WEST VIRGINIA

Middle Name

N

ZIP/PostalCode

26836

Relationship:

X

Executive Officer

Director

Promoter

Clarification of Response (if Necessary):

Executive Vice President & Chief of Credit Administration

Last Name

Jennings

Street Address 1

300 North Main Street

City

Moorefield

First Name

Scott

Street Address 2

State/Province/Country

WEST VIRGINIA

Middle Name

C

ZIP/PostalCode

26836

Relationship:

X

Executive Officer

Director

Promoter

Clarification of Response (if Necessary):

Executive Vice President & Chief Operating Officer

Last Name

Ritchie

Street Address 1

300 North Main Street

First Name

Bradford

Street Address 2

Middle Name

E

City	State/Province/Country	ZIP/PostalCode
Moorefield	WEST VIRGINIA	26836
Relationship: X Executive Officer Director Promoter		

Clarification of Response (if Necessary):

Executive Vice President

Last Name	First Name	Middle Name
Owens	Patricia	L
Street Address 1	Street Address 2	
300 North Main Street		
City	State/Province/Country	ZIP/PostalCode
Moorefield	WEST VIRGINIA	26836
Relationship: X Executive Officer Director Promoter		

Clarification of Response (if Necessary):

Executive Vice President & Chief Banking Officer

Last Name	First Name	Middle Name
Freeman	Danyl	R
Street Address 1	Street Address 2	
300 North Main Street		
City	State/Province/Country	ZIP/PostalCode
Moorefield	WEST VIRGINIA	26836
Relationship: X Executive Officer Director Promoter		

Clarification of Response (if Necessary):

Executive Vice President & Chief Human Resources Officer

Last Name	First Name	Middle Name
Markwood	Julie	R
Street Address 1	Street Address 2	
300 North Main St		
City	State/Province/Country	ZIP/PostalCode
Moorefield	WEST VIRGINIA	26836
Relationship: X Executive Officer Director Promoter		

Clarification of Response (if Necessary):

Senior Vice President and Chief Accounting Officer

Last Name	First Name	Middle Name
Upson	Jill	S
Street Address 1	Street Address 2	
300 North Main Street		
City	State/Province/Country	ZIP/PostalCode
Moorefield	WEST VIRGINIA	26836
Relationship: Executive Officer X Director Promoter		

Clarification of Response (if Necessary):

4. Industry Group		
Agriculture	Health Care	Retailing
Banking & Financial Services	Biotechnology	Restaurants
X Commercial Banking	Health Insurance	Technology

Insurance
Investing
Investment Banking
Pooled Investment Fund
Is the issuer registered as an investment company under the Investment Company Act of 1940?
Yes No
Other Banking & Financial Services
Business Services
Energy
Coal Mining
Electric Utilities
Energy Conservation
Environmental Services
Oil & Gas
Other Energy

Hospitals & Physicians
Pharmaceuticals
Other Health Care
Manufacturing
Real Estate
Commercial
Construction
REITS & Finance
Residential
Other Real Estate

Computers
Telecommunications
Other Technology
Travel
Airlines & Airports
Lodging & Conventions
Tourism & Travel Services
Other Travel
Other

5. Issuer Size

Revenue Range	OR	Aggregate Net Asset Value Range
No Revenues		No Aggregate Net Asset Value
\$1 - \$1,000,000		\$1 - \$5,000,000
\$1,000,001 - \$5,000,000		\$5,000,001 - \$25,000,000
\$5,000,001 - \$25,000,000		\$25,000,001 - \$50,000,000
\$25,000,001 - \$100,000,000		\$50,000,001 - \$100,000,000
X Over \$100,000,000		Over \$100,000,000
Decline to Disclose		Decline to Disclose
Not Applicable		Not Applicable

6. Federal Exemption(s) and Exclusion(s) Claimed (select all that apply)

	Investment Company Act Section 3(c)	
Rule 504(b)(1) (not (i), (ii) or (iii))	Section 3(c)(1)	Section 3(c)(9)
Rule 504 (b)(1)(i)	Section 3(c)(2)	Section 3(c)(10)
Rule 504 (b)(1)(ii)	Section 3(c)(3)	Section 3(c)(11)
Rule 504 (b)(1)(iii)	Section 3(c)(4)	Section 3(c)(12)
X Rule 506(b)	Section 3(c)(5)	Section 3(c)(13)
Rule 506(c)	Section 3(c)(6)	Section 3(c)(14)
Securities Act Section 4(a)(5)	Section 3(c)(7)	

7. Type of Filing

X New Notice Date of First Sale 2021-11-16 First Sale Yet to Occur
Amendment

8. Duration of Offering

Does the Issuer intend this offering to last more than one year? Yes X No

9. Type(s) of Securities Offered (select all that apply)

Equity

X Debt

Option, Warrant or Other Right to Acquire Another Security

Security to be Acquired Upon Exercise of Option, Warrant or Other Right to Acquire Security

Pooled Investment Fund Interests

Tenant-in-Common Securities

Mineral Property Securities

Other (describe)

10. Business Combination Transaction

Is this offering being made in connection with a business combination transaction, such as a merger, acquisition or exchange offer?

Yes X No

Clarification of Response (if Necessary):

11. Minimum Investment

Minimum investment accepted from any outside investor \$100,000 USD

12. Sales Compensation

Recipient

Piper Sandler & Co

(Associated) Broker or Dealer X None

None

Street Address 1

1251 Avenue of the Americas

City

New York

State(s) of Solicitation (select all that apply)
Check "All States" or check individual States

Recipient CRD Number

665

(Associated) Broker or Dealer CRD Number

None

Street Address 2

6th Floor

State/Province/Country

NEW YORK

ZIP/Postal Code

10020

All States

Foreign/non-US

X None

ALABAMA
ARKANSAS
CALIFORNIA
COLORADO
DISTRICT OF COLUMBIA
GEORGIA
IOWA
ILLINOIS
KENTUCKY
MARYLAND
MICHIGAN
MISSOURI
NEW JERSEY
NEW YORK
OHIO
PENNSYLVANIA
VIRGINIA
WEST VIRGINIA

13. Offering and Sales Amounts

Total Offering Amount\$75,000,000 USD or Indefinite

Total Amount Sold\$75,000,000 USD

Total Remaining to be Sold\$0 USD or Indefinite

Clarification of Response (if Necessary):

14. Investors

Select if securities in the offering have been or may be sold to persons who do not qualify as accredited investors, and enter the number of such non-accredited investors who already have invested in the offering.

Regardless of whether securities in the offering have been or may be sold to persons who do not qualify as accredited investors, enter the total number of investors who already have invested in the offering: 40

15. Sales Commissions & Finder's Fees Expenses

Provide separately the amounts of sales commissions and finders fees expenses, if any. If the amount of an expenditure is not known, provide an estimate and check the box next to the amount.

Sales Commissions \$1,500,000 USD Estimate

Finders' Fees \$0 USD Estimate

Clarification of Response (if Necessary):

16. Use of Proceeds

Provide the amount of the gross proceeds of the offering that has been or is proposed to be used for payments to any of the persons required to be named as executive officers, directors or promoters in response to Item 3 above. If the amount is unknown, provide an estimate and check the box next to the amount.

\$0 USD Estimate

Clarification of Response (if Necessary):

Signature and Submission

Please verify the information you have entered and review the Terms of Submission below before signing and clicking SUBMIT below to file this notice.

Terms of Submission

In submitting this notice, each issuer named above is:

- Notifying the SEC and/or each State in which this notice is filed of the offering of securities described and undertaking to furnish them, upon written request, in the accordance with applicable law, the information furnished to offerees.*
- Irrevocably appointing each of the Secretary of the SEC and, the Securities Administrator or other legally designated officer of the State in which the issuer maintains its principal place of business and any State in which this notice is filed, as its agents for service of process, and agreeing that these persons may accept service on its behalf, of any notice, process or pleading, and further agreeing that such service may be made by registered or certified mail, in any Federal or state action, administrative proceeding, or arbitration brought against the issuer in any place subject to the jurisdiction of the United States, if the action, proceeding or arbitration (a) arises out of any activity in connection with the offering of securities that is the subject of this notice, and (b) is founded, directly or indirectly, upon the provisions of: (i) the Securities Act of 1933, the Securities Exchange Act of 1934, the Trust Indenture Act of 1939, the Investment Company Act of 1940, or the Investment Advisers Act of 1940, or any rule or regulation under any of these statutes, or (ii) the laws of the State in which the issuer maintains its principal place of business or any State in which this notice is filed.
- Certifying that, if the issuer is claiming a Regulation D exemption for the offering, the issuer is not disqualified from relying on Rule 504 or Rule 506 for one of the reasons stated in Rule 504(b)(3) or Rule 506(d).

Each Issuer identified above has read this notice, knows the contents to be true, and has duly caused this notice to be signed on its behalf by the undersigned duly authorized person.

For signature, type in the signer's name or other letters or characters adopted or authorized as the signer's signature.

Issuer	Signature	Name of Signer	Title	Date
SUMMIT FINANCIAL GROUP, INC.	/s/ Julie R. Markwood	Julie R. Markwood	Senior Vice President & Chief Accounting Officer	2021-11-23

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 number.

* This undertaking does not affect any limits Section 102(a) of the National Securities Markets Improvement Act of 1996 ("NSMIA") [Pub. L. No. 104-290, 110 Stat. 3416 (Oct. 11, 1996)] imposes on the ability of States to require information. As a result, if the securities that are the subject of this Form D are "covered securities" for purposes of NSMIA, whether in all instances or due to the nature of the offering that is the subject of this Form D, States cannot routinely require offering materials under this undertaking or otherwise and can require offering materials only to the extent NSMIA permits them to do so under NSMIA's preservation of their anti-fraud authority.
