

February 8, 2022

H. Charles Murphy, III
President and Chief Executive Officer
Summit Financial Group, Inc.
300 North Main Street
Moorefield, WV 26836

Group, Inc.

Statement on Form S-4
2022

Re: Summit Financial

Registration

Filed February 1,

File No. 333-262451

Dear Mr. Murphy:

This is to advise you that we have not reviewed and will not
review your registration
statement.

Please refer to Rules 460 and 461 regarding requests for
acceleration. We remind you
that the company and its management are responsible for the accuracy and
adequacy of their
disclosures, notwithstanding any review, comments, action or absence of
action by the staff.

Please contact Eric

Envall at (202) 551-3234 with any questions.

Sincerely,

Division of Corporation Finance

Office of Finance