SEC Form 4	1
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FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL

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	OMB Number: 32	35-0287					
Estimated average burden							
	hours per response:	0.5					

By A.L.L.

Inc.

Construction,

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

Kitzmiller Jason A			2. Issuer Name a SUMMIT F SMMF]					Check all applicable X Director	Director 10% O			
(Last) 8070 LUNICE	(First) CREEK	(Middle)	3. Date of Earlies 03/13/2023	t Transa	action	(Month/Day/	Year)		Officer (give below)		Other (specify below)	
(Street) MAYSVILLE (City)	WV (State)	26833 (Zip)	4. If Amendment, Date of Original Filed (Month/Day/Year)						 6. Individual or Joint/Group Filing (Check Applica Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person 			
		Table I - Non-Deriva	tive Securities	s Acq	uirea	d, Dispos	ed of,	or Benefic	ially Owned			
1. Title of Security (Instr. 3) Date (Month/Day/Year)		2A. Deemed Execution Date, if any (Month/Day/Year) 3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)			
				Code V		Amount (A) or (D) Price		Price	Reported Transaction(s) (Instr. 3 and 4)			
Common Stock 03/13/2023		03/13/2023		Р		9,150	Α	\$21.7495 ⁽¹⁾	22,685	D		

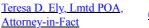
Non-Convertible Perpetual Preferred Stock, Series 2021

> Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

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1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transa Code (8)		n of		6. Date Exerc Expiration Da (Month/Day/Y	7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				

Explanation of Responses:

1. The price reported in Column 4 is a weighted average price. These shares were purchased in multiple transactions at prices ranging from \$21.72 to \$21.75, inclusive. The reporting person undertakes to provide to Summit Financial Group, Inc., any security holder of Summit Financial Group, Inc. or the staff of the Securities and Exchange Commission, upon request, full information regarding the number of shares sold at each separate price within the ranges set forth above.



03/14/2023

** Signature of Reporting Person Date

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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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.

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).