

SUMMIT FINANCIAL GROUP INC  
Form 8-K  
October 20, 2006

**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): **October 19, 2006**

**Summit Financial Group, Inc.**

(Exact name of registrant as specified in its charter)

|                               |                          |                                  |
|-------------------------------|--------------------------|----------------------------------|
| <b>West Virginia</b>          | <b>0-16587</b>           | <b>55-0672148</b>                |
| (State or Other Jurisdiction) | (Commission File Number) | (I.R.S. Employer Identification) |

|                       |   |
|-----------------------|---|
| <b>Moorefield, WV</b> | <b>300 North Main Street</b>                        |
|                       | <b>26836</b>  |
|                       | (Address of principal executive offices) (Zip Code) |

Registrant's telephone number, including area code  
**(304) 530-1000**

**Not Applicable**  
(Former name or former 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))



**Section 2 - Financial Information**

**Item 2.02. Results of Operations and Financial Condition.**

On October 19, 2006, Summit Financial Group, Inc. (“Summit”) issued a News Release announcing its earnings for the third quarter and first nine months of 2006. This News Release is furnished as Exhibit 99 and is incorporated herein by reference.

**Section 9 - Financial Statements and Exhibits**

**Item 9.01 Financial Statements and Exhibits**

(c) Exhibits

99 News Release issued on October 19, 2006

**SIGNATURE**

Pursuant to the requirements of the Securities 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: October 20, 2006

By: /s/ Julie R. Cook

Julie R. Cook  
Vice President and  
Chief Accounting Officer