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COOKMAN	JAMES M										
Form 4											
December 31	, 2009										
FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION							ON	OMB APPROVAL			
		Washington, D.C. 20549					NIII001011 (3235-028		
Check thi if no long	or		TTTA NI						Expires:	January 3 ⁻ 200	
subject to Section 10 Form 4 or Form 5		F CHANGES IN BENEFICIAL OWNE SECURITIES					t r		d average ours per 0.		
obligation may conti <i>See</i> Instru 1(b).	inue. Section 17(a) of the Pu	blic Ut		ing Com	ipany Ao	ange Act of 193 ct of 1935 or Se 1940				
(Print or Type R	Responses)										
1. Name and Address of Reporting Person <u>*</u> COOKMAN JAMES M			2. Issuer Name and Ticker or Trading Symbol SUMMIT FINANCIAL GROUP				Issuer	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
		II	NC [SN	/MFJ			,		11	,	
(Last) (First) (Middle) 22 POINT DRIVE			3. Date of Earliest Transaction (Month/Day/Year) 12/30/2009				_X_ Director 10% Owner Officer (give title Other (specify below) below)				
(Street)			4. If Amendment, Date Original Filed(Month/Day/Year)			Applicable Lin _X_ Form filed	6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting				
PETERSBU	RG, WV 26847						Person	l by Mo	ore than One	Reporting	
(City)	(State) (Zip)	Table	e I - Non-D	erivative S	Securities	Acquired, Dispos	ed of,	or Benefici	ally Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution D any (Month/Day	Date, if	3. Transactio Code (Instr. 8) Code V	Disposed (Instr. 3, 4	(A) or of (D) 4 and 5) (A) or	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	Fo (D Ind (Ir	Ownership rm: Direct) or direct (I) 1str. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Common Stock							3,000	D			
Common Stock							20,784	Ι		By Self Directed 401(k) Retirement Plan	

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

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number.

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

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. Transactic Code (Instr. 8)	5. Number of orDerivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exer Expiration D (Month/Day	ate	7. Title and A Underlying S (Instr. 3 and	Securities	8. 1 De Se (In
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Phanton Stock	\$ 0 <u>(1)</u>	12/30/2009		Р	531.64 (2)	(3)	(3)	Common Stock	9,239.19	9

Reporting Owners

Reporting Owner Name / Address	Relationships							
I O	Director	10% Owner	Officer	Other				
COOKMAN JAMES M 22 POINT DRIVE PETERSBURG, WV 26847	Х							
Signatures								
Teresa D. Ely, Lmtd POA Attorney-in-Fact	12/31/2009							
** Signature of Reporting Person			Date					

Explanation of Responses:

* 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).

(1) Each share of phantom stock represents the economic equivalent of one share of Summit common stock.

(2) Acquired 531.64 shares of phantom stock through the Company's Director Deferral Plan.

(3) Shares of phantom stock are payable only in cash following termination of the reporting person's service as a director of Summit.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.