

SUMMIT FINANCIAL GROUP INC  
Form 425  
April 13, 2007

**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):

**April 12, 2007**

**Summit Financial Group, Inc.**

(Exact name of registrant as specified in its charter)

**West Virginia**  
(State or other  
jurisdiction of  
incorporation or  
organization)

**No. 0-16587**  
(Commission File  
Number)

**55-0672148**  
(I.R.S. Employer  
Identification No.)

**300 North Main Street**  
**Moorefield, West Virginia 26836**  
(Address of Principal Executive Offices)

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

**Not Applicable**  
(Former name or 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 1 - Registrant's Business and Operations**

**Item 1.01 Entry into a Material Definitive Agreement**