

Edgar Filing: SUMMIT FINANCIAL GROUP INC - Form 8-K

SUMMIT FINANCIAL GROUP INC

Form 8-K

April 18, 2003

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 16, 2003

Summit Financial Group, Inc.
(Exact name of registrant as specified in its charter)

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

223 North Main Street
Moorefield, WV 26836
(Address of principal executive offices) (Zip Code)

(304) 538-7233
(Registrant's telephone number, including area code)

Not Applicable
(Former name, address, and fiscal year, if changed since last report)

Item 7. Financial Statements and Exhibits

(c) Exhibits.

99.1 News Release, dated April 16, 2003 incorporated herein by reference.

Item 9. Regulation FD Disclosure

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On April 16, 2003, Summit Financial Group, Inc. ("Summit ") issued a News Release announcing its earnings for the first quarter of 2003. A copy of the News Release is attached as Exhibit 99.1 to this Report.

This Current Report on Form 8-K and the News Release is being provided pursuant to Item 12, Results of Operations and Financial Condition, in accordance with the guidance provided in SEC Release Nos. 33-8216 and 34-47583.

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: April 18, 2003

By: /s/ Robert S. Tissue

Robert S. Tissue
Senior Vice President and
Chief Financial Officer

EXHIBIT INDEX

Exhibit No. -----	Description -----
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