



DIVISION OF
CORPORATION FINANCE

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

February 8, 2022

H. Charles Murphy, III
President and Chief Executive Officer
Summit Financial Group, Inc.
300 North Main Street
Moorefield, WV 26836

Re: Summit Financial Group, Inc.
Registration Statement on Form S-4
Filed February 1, 2022
File No. 333-262451

Dear Mr. Murphy:

This is to advise you that we have not reviewed and will not review your registration statement.

Please refer to Rules 460 and 461 regarding requests for acceleration. We remind you that the company and its management are responsible for the accuracy and adequacy of their disclosures, notwithstanding any review, comments, action or absence of action by the staff.

Please contact Eric Envall at (202) 551-3234 with any questions.

Sincerely,

Division of Corporation Finance
Office of Finance