

Board of Governors of the Federal Reserve System



# Annual Report of Holding Companies—FR Y-6

## Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I. H. Charles Maddy, III

Name of the Holding Company Director and Official

President and Chief Executive Officer

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

*With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.*

Signature of Holding Company Director and Official

3/25/2020

Date of Signature

**For holding companies not registered with the SEC—**  
 Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

**For Federal Reserve Bank Use Only**

RSSD ID \_\_\_\_\_  
 C.I. \_\_\_\_\_

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2019

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Summit Financial Group, Inc.

Legal Title of Holding Company

P.O. Box 179/300 North Main Street

(Mailing Address of the Holding Company) Street / P.O. Box

Moorefield West Virginia 26836

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Julie R. Markwood Sr VP & CAO

Name Title

304-530-0551

Area Code / Phone Number / Extension

304-530-0751

Area Code / FAX Number

jmarkwood@summitfgi.com

E-mail Address

www.summitfgi.com

Address (URL) for the Holding Company's web page

|  |                          |   |
|--|--------------------------|---|
| Is confidential treatment requested for any portion of this report submission? .....   | 0=No<br>1=Yes            | <input type="checkbox"/><br><input checked="" type="checkbox"/> |
| In accordance with the General Instructions for this report (check only one),  |                          |   |
| 1. a letter justifying this request is being provided along with the report .....  | <input type="checkbox"/> |   |
| 2. a letter justifying this request has been provided separately ...   | <input type="checkbox"/> |   |
| NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential." |                          |   |

## For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State  Zip Code

Physical Location (if different from mailing address)

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City State  Zip Code

Physical Location (if different from mailing address)

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City State  Zip Code

Physical Location (if different from mailing address)

**Form FR Y-6**

**Summit Financial Group, Inc.  
300 North Main Street  
Moorefield, WV 26836**

**Fiscal Year Ending December 31, 2019**

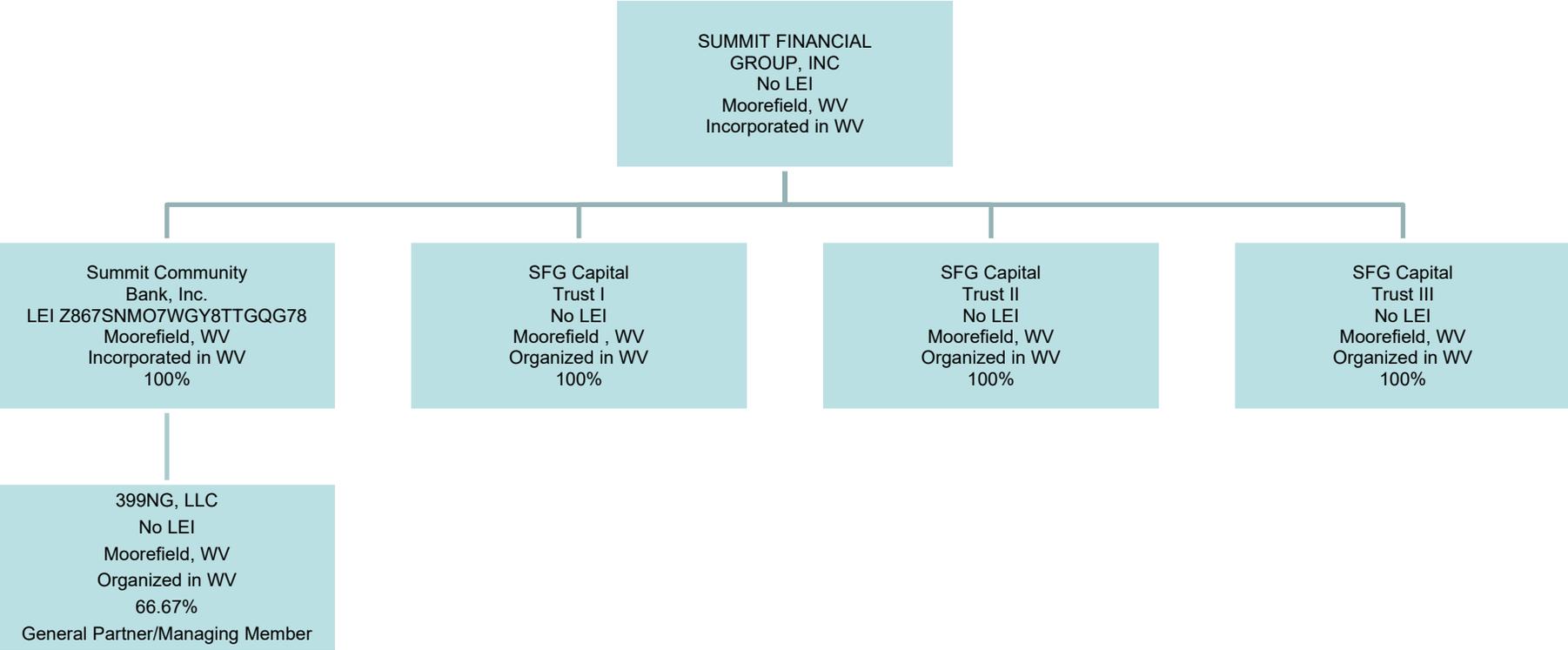
Report Item:

- 1: N/A
- 2a: Attached please find a copy of the Organization Chart labeled Report Item 2a.
- 2b: Report Item 2b submitted via email on 02/21/2020.
- 3: Attached please find a copy of the Shareholders labeled Report Item 3.
- 4: Attached please find a copy of the Directors and Officers labeled Report Item 4.

Form FRY-6

Report Item #2a Organizational Chart

Summit Financial Group, Inc  
Moorefield, WV 26836  
Fiscal Year Ended December 31, 2019



**Form FR Y-6  
December 31, 2019**

Report Item 3: Shareholders  
(1)(a)(b)(c) and (2)(a)(b)(c)

| Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12/31/19 |  |  |       | Shareholders not listed in (3)(1)(a) through (3)(1)(ci) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12/31/19 |  |  |
|--|--|--|-------|---|--|--|
| (1)(a)<br>Names & Address<br>(City, State, Country)  | (1)(b)<br>Country of Citizenship<br>or Incorporation | (1)(c)<br>Number and Percentage of<br>Each Class of Voting<br>Securities |       | (2)(a)<br>Names & Address<br>(City, State, Country)   | (2)(b)<br>Country of Citizenship<br>or Incorporation | (2)(c)<br>Number and Percentage of<br>Each Class of Voting<br>Securities |
| Castle Creek Capital<br>Partners V, LP<br>Rancho Santa Fe, CA  | USA  | Common Stock<br>992,975 shares   | 7.96% | N/A   |  |  |
| BlackRock, Inc.<br>55 East 52nd Street<br>New York, NY 10055   | USA  | Common Stock<br>651,458 shares   | 5.2%  |   |  |  |

**Form FR Y-6**  
December 31, 2019

**Report Item 4: Directors and Officers**  
**(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)**

| (1)<br>Names &<br>Address<br>(City, State,<br>Country) | (2)<br>Principal<br>Occupation if other<br>than with Bank<br>Holding Company | (3)(a)<br>Title & Position<br>with Bank Holding<br>Company | (3)(b)<br>Title & Position<br>with Subsidiaries<br>(include names<br>of subsidiaries) | (3)(c)<br>Title & Position<br>with Other<br>Businesses<br>(include names<br>of other<br>businesses)   | (4)(a)<br>Percentage of<br>Voting Shares in<br>Bank Holding<br>Company | (4)(b)<br>Percentage of<br>Voting Shares in<br>Subsidiaries<br>(include names<br>of subsidiaries) | (4)(c)<br>List names of<br>other companies<br>(includes<br>partnerships)<br>if 25% or more of<br>voting securities are<br>held (List names<br>of companies and<br>percentage of<br>voting securities<br>held) |
|--|--|--|---|---|--|---|---|
| Kyle E. Almond<br>Hightown, VA, USA                    | Retired Insurance Agent, Farmer  | Director   | Director -<br>Summit Community Bank   | Farmer  | 0.02%  | N/A   | Kyle & Lynn Almond Living Trust, DTD 8/3/12 (50%)   |
| Oscar M. Bean<br>Moorefield, WV, USA                   | Attorney   | Director and Chairman                                      | Director -<br>Summit Community Bank   | Managing partner of Bean & Bean, Attorneys<br>Chairman of Eastern WV Community & Technical College Foundation                                 | 0.84%  | N/A   | Bean & Bean Attorneys (40%)   |
| Dewey F. Bensenhaver<br>Petersburg, WV, USA            | Physican   | Director   | Director -<br>Summit Community Bank   | Owner Bensenhaver Medical Practice  | 0.34%  | N/A   | Bensenhaver Family LLC (100%)   |
| J. Scott Bridgeforth<br>Winchester, VA, USA            | Business Owner   | Director   | Director -<br>Summit Community Bank   | Owner & VP of Royal Crown Bottling Company of Winchester<br>Owner & VP of Royal Crown Bottling Company of Hagerstown                          | 0.06%  | N/A   | Royal Crown Bottling Co of Winchester (27.5%)<br>Royal Crown Bottling Co of Hagerstown (50%)<br>Wescot, LLC (50%)<br>Pepper Ridge, LLC (80%)  |
| James M. Cookman<br>Petersburg, WV, USA                | Insurance Agent  | Director   | Director -<br>Summit Community Bank   | President of Cookman Insurance Group, Inc<br>Member Manager of Laurel Renewable Partners, LLC   | 0.21%  | N/A   | Cookman Insurance Group, Inc (51.5%)<br>Cookman Group, Inc (50%)<br>Orchard View Estates LLC (50%)  |
| John W. Crites, II<br>Petersburg, WV, USA              | Business Person  | Director   | Director -<br>Summit Community Bank   | President Allegheny Wood Products, Inc.<br>President and Owner of Appalachian Wood Pellets, Inc.  | 1.16%  | N/A   | Allegheny Wood Products, Inc. (82.5%)<br>JPC LLC (100%)<br>Allegheny Wood Products International, Inc. (82.5%)  |
| James Paul Geary II<br>Petersburg, WV, USA             | Attorney   | Director   | Director -<br>Summit Community Bank   | Partner of the law firm of Geary & Geary<br>Member of Allegheny Highlands, LLC  | 0.33%  | N/A   | Geary & Geary, LC (100%)<br>Allegheny Highlands, LLC (33 1/3%)  |
| Georgette R. George<br>Charleston, WV, USA             | Business Person  | Director   | Director -<br>Summit Community Bank   | COO, Monarch Management Services LLC<br>President of E&G, Inc<br>Vice-President of Ridgeline, Inc.<br>President of MCKK Syracuse Holdings LLC | 1.42%  | N/A   | Equity Holdings, LLC (50%)<br>Hospitality Management (50%)<br>George Family Investment Holdings (50%)<br>LMR Limited Partnership (32%)<br>LMR Management Services (50%)                                       |
| John B. Gianola<br>Charleston, WV, USA                 | Retired  | Director   | Director -<br>Summit Community Bank   | N/A   | 0.02%  | N/A   | None  |
| Thomas J. Hawse, III<br>Moorefield, WV, USA            | Business Person  | Director   | Director -<br>Summit Community Bank   | President of Hawse Food Market, Inc.  | 0.74%  | N/A   | Hawse Food Market Inc (52%)   |
| Gary L. Hinkle<br>Circleville, WV, USA                 | Business Person  | Director   | Director -<br>Summit Community Bank   | President of Dettinburn Transport, Inc.<br>President of Mt. Storm Fuel Inc.<br>President of H.T. Services, Inc                                | 3.75%  | N/A   | Hinkle Trucking, Inc (100%)<br>Dettinburn Transport, Inc (100%)<br>Mt. Storm Fuel Corp (100%)<br>H.T. Services, Inc (100%)  |

**Report Item 4: Directors and Officers**  
**(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)**

| (1)<br>Names & Address<br>(City, State, Country) | (2)<br>Principal Occupation if other than with Bank Holding Company | (3)(a)<br>Title & Position with Bank Holding Company | (3)(b)<br>Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c)<br>Title & Position with Other Businesses (include names of other businesses)  | (4)(a)<br>Percentage of Voting Shares in Bank Holding Company | (4)(b)<br>Percentage of Voting Shares in Subsidiaries (include names of subsidiaries) | (4)(c)<br>List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
|--|---|--|--|---|---|---|---|
| Gerald W. Huffman<br>Petersburg, WV, USA         | Business Person   | Director   | Director -<br>Summit Community Bank  | President of Potomac Trucking and Excavation Inc.<br>President of Huffman Logging Inc.<br>President of G&T Repair, Inc.   | 0.93%   | N/A   | Potomac Trucking and Excavation (100%)<br>Huffman Logging Inc. (100%)<br>G&T Repair (100%)  |
| Jason A. Kitzmiller<br>Maysville, WV, USA        | Business Person   | Director   | Director -<br>Summit Community Bank  | President of A.L.L. Construction, Inc.<br>Vice-President of ALL Construction and Excavating LLC<br>Managing Member of Alleghany Investments LLC<br>Managing Member of OSA Enterprises LLC | 0.05%   | N/A   | A.L.L. Construction, Inc. (57%)<br>ALL Construction and Excavating (49%)<br>Alleghany Investments LLC (50%)<br>OSA Enterprises LLC (50%)<br>ALL Concrete (100%)                 |
| H. Charles Maddy, III<br>Moorefield, WV, USA     | None  | Director, President and CEO                          | Director, Chairman and CEO -<br>Summit Community Bank                        | Partner Mountain Lion Land Development  | 0.91%   | N/A   | Mountain Lion Land Development (50%)  |
| Charles S. Piccirillo<br>Madison, WV, USA        | Attorney  | Director   | Director -<br>Summit Community Bank  | Member in law firm of Shaffer & Shaffer<br>Partner of Lawoff Associates<br>President Auggus Enterprises, Inc.   | 0.35%   | N/A   | Lawoff Associates, a WV Partnership (29.5%)<br>Auggus Enterprises, Inc. (100%)<br>Shaffer & Shaffer PLLC (25%)  |
| John Shott<br>Bluefield, WV, USA                 | Attorney (Retired)  | Director   | Director -<br>Summit Community Bank  | Friends of John Shott 2016  | 0.08%   | N/A   | None  |
| Patrick N. Frye<br>Petersburg, WV, USA           | None  | Executive VP<br>& Chief of Credit Administration     | N/A  | Member of Vista Land LLC<br>Vice President of Vista Development Corp  | 0.32%   | N/A   | Vista Development Corp (40%)<br>P & K Holdings (50%)  |
| Brad Ritchie<br>Charleston, WV USA               | None  | Sr. Vice President                                   | President of Subsidiary Bank -<br>Summit Community Bank                      | None  | 0.28%   | N/A   | None  |
| Robert S. Tissue<br>Lewisburg, WV, USA           | None  | Executive VP &<br>Chief Financial Officer            | N/A  | None  | 0.63%   | N/A   | None  |
| Scott C. Jennings<br>Moorefield, WV, USA         | None  | Executive VP &<br>Chief Operating Officer            | N/A  | None  | 0.24%   | N/A   | None  |
| Patricia Owens<br>Manassas Park, VA, USA         | None  | Executive VP & Chief Banking Officer                 | N/A  | None  | 0.10%   | N/A   | None  |
| Julie R. Markwood<br>Purgitsville, WV, USA       | None  | Senior Vice President &<br>Chief Accounting Officer  | N/A  | None  | 0.11%   | N/A   | None  |

**Results:** A list of branches for your depository institution: **SUMMIT COMMUNITY BANK, INC. (ID\_RSSD: 2372774)**.  
 This depository institution is held by **SUMMIT FINANCIAL GROUP, INC. (1247679)** of **MOOREFIELD, WV**.  
 The data are as of **12/31/2019**. Data reflects information that was received and processed through **01/07/2020**.

**Reconciliation and Verification Steps**

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the **Effective Date** column

**Actions**

**OK:** If the branch information is correct, enter 'OK' in the **Data Action** column.  
**Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.  
**Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.  
**Delete:** If a branch listed was never opened by this depository institution, enter 'Delete' in the **Data Action** column.  
**Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.  
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

**Note:**

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action of Change, Close, Delete, or Add**.  
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

| Data Action | Effective Date | Branch Service Type        | Branch ID_RSSD* | Popular Name                     | Street Address                       | City         | State | Zip Code | County            | Country       | FDIC UNINUM* | Office Number* | Head Office                 | Head Office ID_RSSD* | Comments   |
|-------------|----------------|----------------------------|-----------------|----------------------------------|--------------------------------------|--------------|-------|----------|-------------------|---------------|--------------|----------------|-----------------------------|----------------------|--|
| OK          |                | Full Service (Head Office) | 2372774         | SUMMIT COMMUNITY BANK, INC.      | 310 NORTH MAIN STREET                | MOOREFIELD   | WV    | 26836    | HARDY             | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 2463977         | SPRICE STREET BRANCH             | 108 SPRUCE ST                        | BLUEFIELD    | VA    | 24605    | TAJEWELL          | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 4033886         | CHURCHVILLE BRANCH               | 33 SCENIC HIGHWAY                    | CHURCHVILLE  | VA    | 24421    | AUGUSTA           | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 3311079         | HARRISONBURG BRANCH              | 224 SOUTH MAIN STREET                | HARRISONBURG | VA    | 22801    | HARRISONBURG CITY | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 3236659         | HOT SPRINGS BRANCH               | 8406 SAM SEAD HIGHWAY                | HOT SPRINGS  | VA    | 24445    | BATH              | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 3116591         | CATOCTIN BRANCH                  | 204 CATOCTIN CIRCLE SOUTHEAST        | LEESBURG     | VA    | 20175    | LOUDOUN           | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 2092942         | FORT CHISWELL BRANCH             | 148 IVANKOE ROAD                     | MAX MEADOWS  | VA    | 24360    | WYTHE             | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 762625          | MONTEREY BRANCH                  | 195 WEST MAIN STREET                 | MONTEREY     | VA    | 24465    | HIGHLAND          | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 3189773         | ROCKINGHAM BRANCH                | 1925 STONE SPRING ROAD SUITE 200     | ROCKINGHAM   | VA    | 22801    | ROCKINGHAM        | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 3386574         | WARRENTON BRANCH                 | 251 WEST LEE HIGHWAY STE 730         | WARRENTON    | VA    | 20186    | FAUQUIER          | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 2923998         | WAL-MART SUPERSTORE BRANCH       | 2350 SOUTH PLEASANT VALLEY RD        | WINCHESTER   | VA    | 22601    | WINCHESTER CITY   | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 2772472         | WINCHESTER BRANCH                | 100 WEST JUBAL EARLY DRIVE           | WINCHESTER   | VA    | 22601    | WINCHESTER CITY   | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 1863565         | WYTHEVILLE BRANCH                | 200 PEPPERS FERRY ROAD               | WYTHEVILLE   | VA    | 24382    | WYTHE             | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 3415472         | BECKLEY BRANCH                   | 1826 HARPER ROAD                     | BECKLEY      | WV    | 25801    | RALEIGH           | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 631329          | COLLEGE AVENUE BRANCH            | 2020 COLLEGE AVENUE                  | BLUEFIELD    | WV    | 24701    | MERCER            | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 569422          | FEDERAL STREET BRANCH            | 500 FEDERAL STREET                   | BLUEFIELD    | WV    | 24701    | MERCER            | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Limited Service            | 2568027         | FEDERAL STREET DRIVE-THRU BRANCH | 525 FEDERAL STREET                   | BLUEFIELD    | WV    | 24701    | MERCER            | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 2943300         | DOWNTOWN BRANCH                  | 620 VIRGINIA STREET EAST             | CHARLESTON   | WV    | 25301    | KANAWHA           | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 828330          | SOUTHBRIDGE CENTRE BRANCH        | 2402 MOUNTAINEER BOULEVARD           | CHARLESTON   | WV    | 25309    | KANAWHA           | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 698135          | FRANKLIN BRANCH                  | 564 NORTH MAIN STREET                | FRANKLIN     | WV    | 26807    | RENDELTON         | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 2943956         | HINTON BRANCH                    | 321 TENNILE STREET                   | HINTON       | WV    | 25951    | SUMMERS           | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 3958063         | MACARTHUR BRANCH                 | 123 BETHEL ROAD                      | MACARTHUR    | WV    | 25873    | RALEIGH           | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 3450044         | MARTINSBURG BRANCH               | 1321 EDWIN MILLER BOULEVARD          | MARTINSBURG  | WV    | 25404    | BERKELEY          | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 954738          | MATHIAS BRANCH                   | 59 UPPER COVE RD                     | MATHIAS      | WV    | 26812    | HARDY             | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| CHANGE      | 1/1/2019       | Full Service               | 708333          | MULLENS BRANCH                   | 200 FIRST STREET                     | MULLENS      | WV    | 25882    | WYOMING           | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              | Address had 200-206 this office should be 200 First Street FRH-10 was submitted with just 200 First Street |
| OK          |                | Full Service               | 713832          | OCEANA BRANCH                    | 1049 COOK PARKWAY                    | OCEANA       | WV    | 24870    | WYOMING           | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 1014031         | GROVE STREET OFFICE BRANCH       | 90 SOUTH GROVE STREET                | PETERSBURG   | WV    | 26847    | GRANT             | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 712237          | PINEVILLE BRANCH                 | 515 APPALACHIAN HWY                  | PINEVILLE    | WV    | 24874    | WYOMING           | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 3045347         | SPRINGHAVEN DRIVE BRANCH         | 145 SPRINGHAVEN DRIVE                | PRINCETON    | WV    | 24740    | MERCER            | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 8850219         | STAFFORD DRIVE BRANCH            | 1223 STAFFORD DRIVE                  | PRINCETON    | WV    | 24740    | MERCER            | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 355429          | RAINELLE BRANCH                  | 114 JAMES RIVER AND KANAWHA TURNPIKE | RAINELLE     | WV    | 25962    | GREENBRIER        | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |
| OK          |                | Full Service               | 905338          | RUPERT BRANCH                    | 910 CLAY STREET                      | RUPERT       | WV    | 25984    | GREENBRIER        | UNITED STATES | Not Required | Not Required   | SUMMIT COMMUNITY BANK, INC. | 2372774              |  |