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UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 13F

OMB APPROVAL

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FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5			COLUMN 6	COLUMN 7	COLUMN 8		
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE	SHRS OR	SH/	PUT/	INVESTMENT	OTHER	VOTING AUTHORITY		
			(x\$1000)	PRN AMT	PRN	CALL	DISCRETION	MANAGER	SOLE	SHARED	NONE
MEDTRONIC PLC	SHS	G5960L103	214	2,751	SH		SOLE		2,751	0	0
MEDTRONIC PLC	SHS	G5960L103	12	155	SH		OTR		155	0	0
CHUBB LIMITED	COM	H1467J104	426	1,933	SH		SOLE		1,933	0	0
CHUBB LIMITED	COM	H1467J104	13	57	SH		OTR		57	0	0
ALPS ETF TR	MED BREAKTHGH	00162Q593	264	8,700	SH		SOLE		8,700	0	0
AT&T INC	COM	00206R102	885	48,059	SH		SOLE		48,059	0	0
AT&T INC	COM	00206R102	7	365	SH		OTR		365	0	0
ABBOTT LABS	COM	002824100	561	5,111	SH		SOLE		5,111	0	0
ABBOTT LABS	COM	002824100	121	1,100	SH		OTR		1,100	0	0
ABBVIE INC	COM	00287Y109	1,576	9,752	SH		SOLE		9,752	0	0
ABBVIE INC	COM	00287Y109	214	1,325	SH		OTR		1,325	0	0
ADOBE SYSTMS INCORPORATED	COM	00724F101	231	686	SH		SOLE		686	0	0
AIR PRODS & CHEMS INC	COM	009158106	1,356	4,400	SH		SOLE		4,400	0	0
ALPHABET INC	CAP STK CL C	02079K107	396	4,460	SH		SOLE		4,460	0	0
ALPHABET INC	CAP STK CL A	02079K305	759	8,600	SH		SOLE		8,600	0	0
ALTRIA GROUP INC	COM	02209S103	206	4,510	SH		SOLE		4,510	0	0
ALTRIA GROUP INC	COM	02209S103	250	5,465	SH		OTR		5,465	0	0
AMAZON COM INC	COM	023135106	961	11,445	SH		SOLE		11,445	0	0
AMERICAN ELEC PWR CO INC	COM	025537101	1,206	12,697	SH		SOLE		12,697	0	0
AMERICAN ELEC PWR CO INC	COM	025537101	125	1,312	SH		OTR		1,312	0	0
AMERICAN EXPRESS CO	COM	025816109	386	2,610	SH		SOLE		2,610	0	0
AMERICAN EXPRESS CO	COM	025816109	222	1,500	SH		OTR		1,500	0	0
AMGEN INC	COM	031162100	216	823	SH		SOLE		823	0	0
AMGEN INC	COM	031162100	131	500	SH		OTR		500	0	0
ELEVANCE HEALTH INC	COM	036752103	353	688	SH		SOLE		688	0	0
APPLE INC	COM	037833100	3,669	28,240	SH		SOLE		28,240	0	0
APPLIED MATLS INC	COM	038222105	263	2,697	SH		SOLE		2,697	0	0
AUTODESK INC	COM	052769106	1,121	6,000	SH		SOLE		6,000	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	798	3,340	SH		SOLE		3,340	0	0
AUTOMATIC DATA	COM	053015103	24	100	SH		OTR		100	0	0

PROCESSING IN

BP PLC	SPONSORED ADR	055622104	279	8,000	SH	SOLE	8,000	0	0
BK OF AMERICA CORP	COM	060505104	327	9,859	SH	SOLE	9,859	0	0
BK OF AMERICA CORP	COM	060505104	66	2,000	SH	OTR	2,000	0	0
BAXTER INTL INC	COM	071813109	482	9,455	SH	SOLE	9,455	0	0
BECTON DICKINSON & CO	COM	075887109	134	527	SH	SOLE	527	0	0
BECTON DICKINSON & CO	COM	075887109	153	600	SH	OTR	600	0	0
BERKSHIRE HATHAWAY INC DEL	CL A	084670108	937	2	SH	SOLE	2	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	958	3,102	SH	SOLE	3,102	0	0
BLACK HILLS CORP	COM	092113109	563	8,000	SH	SOLE	8,000	0	0
BOEING CO	COM	097023105	192	1,007	SH	SOLE	1,007	0	0
BOEING CO	COM	097023105	278	1,460	SH	OTR	1,460	0	0
BRISTOL-MYERS SQUIBB CO	COM	110122108	754	10,480	SH	SOLE	10,480	0	0
CSX CORP	COM	126408103	3,517	113,524	SH	SOLE	113,524	0	0
CIGNA CORP NEW	COM	125523100	117	354	SH	SOLE	354	0	0
CIGNA CORP NEW	COM	125523100	87	262	SH	OTR	262	0	0
CAPITAL ONE FINL CORP	COM	14040H105	173	1,865	SH	SOLE	1,865	0	0
CAPITAL ONE FINL CORP	COM	14040H105	237	2,547	SH	OTR	2,547	0	0
CATERPILLAR INC	COM	149123101	781	3,261	SH	SOLE	3,261	0	0
CATERPILLAR INC	COM	149123101	240	1,000	SH	OTR	1,000	0	0
CHEVRON CORP NEW	COM	166764100	2,005	11,172	SH	SOLE	11,172	0	0
CHEVRON CORP NEW	COM	166764100	359	2,000	SH	OTR	2,000	0	0
CISCO SYS INC	COM	17275R102	1,491	31,294	SH	SOLE	31,294	0	0
CISCO SYS INC	COM	17275R102	40	850	SH	OTR	850	0	0
COCA COLA CO	COM	191216100	3,510	55,181	SH	SOLE	55,181	0	0
COLGATE PALMOLIVE CO	COM	194162103	1,003	12,736	SH	SOLE	12,736	0	0
COLGATE PALMOLIVE CO	COM	194162103	91	1,150	SH	OTR	1,150	0	0
COMCAST CORP NEW	CL A	20030N101	196	5,611	SH	SOLE	5,611	0	0
COMCAST CORP NEW	CL A	20030N101	51	1,467	SH	OTR	1,467	0	0
CONOCOPHILLIPS	COM	20825C104	541	4,584	SH	SOLE	4,584	0	0
CORTEVA INC	COM	22052L104	155	2,638	SH	SOLE	2,638	0	0
CORTEVA INC	COM	22052L104	69	1,177	SH	OTR	1,177	0	0
COSTCO WHSL CORP NEW	COM	22160K105	205	450	SH	SOLE	450	0	0
CROWN CASTLE INTL CORP NEW	COM	22822V101	213	1,567	SH	SOLE	1,567	0	0
DARDEN RESTAURANTS INC	COM	237194105	399	2,881	SH	SOLE	2,881	0	0
DIREXION SHS ETF TR	AUSPCE CMD STG	25460E307	1,727	58,700	SH	SOLE	58,700	0	0

DISNEY WALT CO	COM	254687106	1,694	19,500	SH	SOLE	19,500	0	0
DISNEY WALT CO	COM	254687106	104	1,200	SH	OTR	1,200	0	0
DOMINION ENERGY INC	COM	25746U109	385	6,280	SH	SOLE	6,280	0	0
DOMINION ENERGY INC	COM	25746U109	56	911	SH	OTR	911	0	0
DOW INC	COM	260557103	242	4,803	SH	SOLE	4,803	0	0
DOW INC	COM	260557103	64	1,264	SH	OTR	1,264	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	647	6,279	SH	SOLE	6,279	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	53	513	SH	OTR	513	0	0
DUPONT DE NEMOURS INC	COM	26614N102	642	9,356	SH	SOLE	9,356	0	0
DUPONT DE NEMOURS INC	COM	26614N102	77	1,118	SH	OTR	1,118	0	0
ETF MANAGERS TR	PRIME MOBILE PAY	26924G409	257	6,551	SH	SOLE	6,551	0	0
EDWARDS LIFESCIENCES CORP	COM	28176E108	1,473	19,743	SH	SOLE	19,743	0	0
EMERSON ELEC CO	COM	291011104	1,733	18,043	SH	SOLE	18,043	0	0
EMERSON ELEC CO	COM	291011104	154	1,600	SH	OTR	1,600	0	0
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	941	20,321	SH	SOLE	20,321	0	0
EXXON MOBIL CORP	COM	30231G102	5,083	46,081	SH	SOLE	46,081	0	0
EXXON MOBIL CORP	COM	30231G102	249	2,259	SH	OTR	2,259	0	0
META PLATFORMS CDR CIBC	CL A	30303M102	248	2,059	SH	SOLE	2,059	0	0
FIRST CMNTY BANKSHARES INC V	COM	31983A103	1,189	35,066	SH	SOLE	35,066	0	0
FIRST CMNTY BANKSHARES INC V	COM	31983A103	108	3,195	SH	OTR	3,195	0	0
FIRST TR EXCHANGE-TRADED FD	DJ INTERNT IDX	33733E302	746	6,060	SH	SOLE	6,060	0	0
FIRST TR EXCHANGE TRADED FD	NASDAQ CYB ETF	33734X846	1,153	29,784	SH	SOLE	29,784	0	0
FIRST TR NAS100 EQ WEIGHTED	SHS	337344105	1,202	13,535	SH	SOLE	13,535	0	0
FIRST TR EXCH TRADED FD III	PFD SECS INC ETF	33739E108	420	24,975	SH	SOLE	24,975	0	0
FIRST TR EXCH TRADED FD III	PFD SECS INC ETF	33739E108	4	213	SH	OTR	213	0	0
FISERV INC	COM	337738108	1,533	15,165	SH	SOLE	15,165	0	0
FRANKLIN RESOURCES INC	COM	354613101	460	17,440	SH	SOLE	17,440	0	0
GAMING & LEISURE PPTYS INC	COM	36467J108	490	9,416	SH	SOLE	9,416	0	0
GENERAL DYNAMICS CORP	COM	369550108	1,323	5,332	SH	SOLE	5,332	0	0
GENERAL MLS INC	COM	370334104	604	7,208	SH	SOLE	7,208	0	0
GLOBAL X FDS	US INFR DEV ETF	37954Y673	1,060	40,015	SH	SOLE	40,015	0	0
HARTFORD FINL SVCS GROUP IN	COM	416515104	223	2,945	SH	SOLE	2,945	0	0
HERSHEY CO	COM	427866108	1,401	6,050	SH	SOLE	6,050	0	0
HOME DEPOT INC	COM	437076102	2,350	7,440	SH	SOLE	7,440	0	0

HOME DEPOT INC	COM	437076102	429	1,358	SH	OTR	1,358	0	0
HONEYWELL INTL INC	COM	438516106	1,287	6,007	SH	SOLE	6,007	0	0
HONEYWELL INTL INC	COM	438516106	59	275	SH	OTR	275	0	0
INTEL CORP	COM	458140100	981	37,098	SH	SOLE	37,098	0	0
INTEL CORP	COM	458140100	53	2,000	SH	OTR	2,000	0	0
INTERCONTINENTAL EXCHANGE IN	COM	45866F104	1,024	9,978	SH	SOLE	9,978	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	904	6,416	SH	SOLE	6,416	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	99	700	SH	OTR	700	0	0
INVESCO QQQ TR	UNIT SER 1	46090E103	3,054	11,468	SH	SOLE	11,468	0	0
INVESCO EXCHANGE TRADED FD T	S&P SML600 VAL	46137V167	1,129	12,770	SH	SOLE	12,770	0	0
INVESCO EXCHANGE TRADED FD T	S&P500 EQL WGT	46137V357	7,130	50,478	SH	SOLE	50,478	0	0
INVESCO EXCH TRADED FD TR II	S&P 500 HB ETF	46138E370	1,184	18,990	SH	SOLE	18,990	0	0
INVESCO EXCH TRADED FD TR II	VAR RATE PFD	46138G870	1,286	57,440	SH	SOLE	57,440	0	0
ISHARES SILVER TR	ISHARES	46428Q109	221	10,025	SH	SOLE	10,025	0	0
ISHARES SILVER TR	ISHARES	46428Q109	12	550	SH	OTR	550	0	0
ISHARES TR	S&P 100 ETF	464287101	576	3,378	SH	SOLE	3,378	0	0
ISHARES TR	S&P TTL STK	464287150	213	2,510	SH	SOLE	2,510	0	0
ISHARES TR	SELECT DIVID ETF	464287168	5,285	43,824	SH	SOLE	43,824	0	0
ISHARES TR	SELECT DIVID ETF	464287168	12	96	SH	OTR	96	0	0
ISHARES TR	CORE S&P500 ETF	464287200	3,299	8,587	SH	SOLE	8,587	0	0
ISHARES TR	CORE US AGGBD ET	464287226	4,509	46,488	SH	SOLE	46,488	0	0
ISHARES TR	CORE US AGGBD ET	464287226	21	215	SH	OTR	215	0	0
ISHARES TR	MSCI EMG MKT ETF	464287234	3,819	100,771	SH	SOLE	100,771	0	0
ISHARES TR	MSCI EMG MKT ETF	464287234	10	275	SH	OTR	275	0	0
ISHARES TR	GLOBAL TECH ETF	464287291	259	5,784	SH	SOLE	5,784	0	0
ISHARES TR	GLOBAL TECH ETF	464287291	840	18,744	SH	OTR	18,744	0	0
ISHARES TR	S&P 500 GRWT ETF	464287309	1,212	20,721	SH	SOLE	20,721	0	0
ISHARES TR	7-10YR TRSY BD	464287440	308	3,214	SH	SOLE	3,214	0	0
ISHARES TR	1 3 YR TREAS BD	464287457	2,435	29,996	SH	SOLE	29,996	0	0
ISHARES TR	MSCI EAFE ETF	464287465	4,893	74,542	SH	SOLE	74,542	0	0
ISHARES TR	RUS MD CP GR ETF	464287481	1,096	13,106	SH	SOLE	13,106	0	0
ISHARES TR	RUS MID CAP ETF	464287499	2,845	42,173	SH	SOLE	42,173	0	0
ISHARES TR	RUS MID CAP ETF	464287499	19	285	SH	OTR	285	0	0
ISHARES TR	CORE S&P MCP	464287507	4,916	20,324	SH	SOLE	20,324	0	0

	ETF									
ISHARES TR	ISHARES BIOTECH	464287556	1,218	9,279	SH	SOLE		9,279	0	0
ISHARES TR	GLOBAL 100 ETF	464287572	212	3,305	SH	SOLE		3,305	0	0
ISHARES TR	RUS 1000 VAL ETF	464287598	1,843	12,150	SH	SOLE		12,150	0	0
ISHARES TR	S&P MC 400GR ETF	464287606	262	3,840	SH	SOLE		3,840	0	0
ISHARES TR	RUS 1000 GRW ETF	464287614	1,524	7,114	SH	SOLE		7,114	0	0
ISHARES TR	RUS 1000 ETF	464287622	584	2,772	SH	SOLE		2,772	0	0
ISHARES TR	RUS 2000 GRW ETF	464287648	269	1,255	SH	SOLE		1,255	0	0
ISHARES TR	RUSSELL 2000 ETF	464287655	2,174	12,470	SH	SOLE		12,470	0	0
ISHARES TR	US INDUSTRIALS	464287754	309	3,200	SH	SOLE		3,200	0	0
ISHARES TR	U.S. REAL ES ETF	464287739	225	2,675	SH	SOLE		2,675	0	0
ISHARES TR	U.S. FIN SVC ETF	464287770	700	4,445	SH	SOLE		4,445	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	6,288	66,442	SH	SOLE		66,442	0	0
ISHARES TR	S&P SML 600 GWT	464287887	454	4,200	SH	SOLE		4,200	0	0
ISHARES TR	MSCI ACWI EX US	464288240	476	10,462	SH	SOLE		10,462	0	0
ISHARES TR	MSCI ACWI ETF	464288257	432	5,085	SH	SOLE		5,085	0	0
ISHARES TR	INTL SEL DIV ETF	464288448	1,161	42,745	SH	SOLE		42,745	0	0
ISHARES TR	IBOXX HI YD ETF	464288513	1,456	19,777	SH	SOLE		19,777	0	0
ISHARES TR	MBS ETF	464288588	380	4,100	SH	SOLE		4,100	0	0
ISHARES TR	ISHS 1-5YR INVS	464288646	2,654	53,281	SH	SOLE		53,281	0	0
ISHARES TR	3 7 YR TREAS BD	464288661	3,320	28,901	SH	SOLE		28,901	0	0
ISHARES TR	PFD AND INCM SEC	464288687	3,194	104,612	SH	SOLE		104,612	0	0
ISHARES TR	PFD AND INCM SEC	464288687	18	580	SH	OTR		580	0	0
ISHARES TR	U.S. MED DVC ETF	464288810	252	4,795	SH	SOLE		4,795	0	0
ISHARES TR	U.S. MED DVC ETF	464288810	864	16,440	SH	OTR		16,440	0	0
ISHARES TR	US OIL EQ&SV ETF	464288844	716	33,760	SH	SOLE		33,760	0	0
ISHARES TR	MICRO-CAP ETF	464288869	297	2,750	SH	SOLE		2,750	0	0
ISHARES TR	US TREAS BD ETF	46429B267	387	17,021	SH	SOLE		17,021	0	0
ISHARES TR	FLTG RATE NT ETF	46429B655	536	10,647	SH	SOLE		10,647	0	0
ISHARES TR	CORE HIGH DV ETF	46429B663	3,358	32,215	SH	SOLE		32,215	0	0
ISHARES TR	CORE HIGH DV ETF	46429B663	14	138	SH	OTR		138	0	0
ISHARES U S ETF TR	BLACKROCK ST MAT	46431W507	449	9,108	SH	SOLE		9,108	0	0
ISHARES TR	MSCI USA MMENTM	46432F396	252	1,729	SH	SOLE		1,729	0	0
ISHARES INC	MSCI JPN ETF	46434G822	259	4,750	SH	SOLE		4,750	0	0

	NEW									
ISHARES TR	FALN ANGLS USD	46435G474	209	8,500	SH	SOLE		8,500	0	0
ISHARES TR	CORE INTL AGGR	46435G672	238	5,000	SH	SOLE		5,000	0	0
JPMORGAN CHASE & CO	COM	46625H100	1,735	12,941	SH	SOLE		12,941	0	0
JPMORGAN CHASE & CO	COM	46625H100	180	1,346	SH	OTR		1,346	0	0
JOHNSON & JOHNSON	COM	478160104	6,300	35,661	SH	SOLE		35,661	0	0
JOHNSON & JOHNSON	COM	478160104	623	3,525	SH	OTR		3,525	0	0
KIMBERLY-CLARK CORP	COM	494368103	200	1,476	SH	SOLE		1,476	0	0
KRAFT HEINZ CO	COM	500754106	322	7,900	SH	SOLE		7,900	0	0
KRAFT HEINZ CO	COM	500754106	35	858	SH	OTR		858	0	0
LILLY ELI & CO	COM	532457108	5,030	13,750	SH	SOLE		13,750	0	0
LILLY ELI & CO	COM	532457108	60	165	SH	OTR		165	0	0
LOWES COS INC	COM	548661107	643	3,225	SH	SOLE		3,225	0	0
LOWES COS INC	COM	548661107	142	715	SH	OTR		715	0	0
MANULIFE FINL CORP	COM	56501R106	289	16,194	SH	SOLE		16,194	0	0
MCDONALDS CORP	COM	580135101	721	2,736	SH	SOLE		2,736	0	0
MCDONALDS CORP	COM	580135101	22	85	SH	OTR		85	0	0
MERCK & CO INC	COM	58933Y105	539	4,854	SH	SOLE		4,854	0	0
MERCK & CO INC	COM	58933Y105	266	2,400	SH	OTR		2,400	0	0
MICROSOFT CORP	COM	594918104	6,892	28,738	SH	SOLE		28,738	0	0
MICROSOFT CORP	COM	594918104	1,133	4,725	SH	OTR		4,725	0	0
MONDELEZ INTL INC	CL A	609207105	292	4,377	SH	SOLE		4,377	0	0
MONDELEZ INTL INC	CL A	609207105	107	1,600	SH	OTR		1,600	0	0
NESTLE S A	SPONSORED ADR	641069406	275	2,373	SH	SOLE		2,373	0	0
NESTLE S A	SPONSORED ADR	641069406	25	220	SH	OTR		220	0	0
NEXTERA ENERGY INC	COM	65339F101	925	11,064	SH	SOLE		11,064	0	0
NORFOLK SOUTHN CORP	COM	655844108	2,216	8,994	SH	SOLE		8,994	0	0
NORFOLK SOUTHN CORP	COM	655844108	121	490	SH	OTR		490	0	0
NOVARTIS AG	SPONSORED ADR	66987V109	335	3,694	SH	SOLE		3,694	0	0
OREILLY AUTOMOTIVE	COM	67103H107	245	290	SH	SOLE		290	0	0
ORACLE CORP	COM	68389X105	313	3,825	SH	SOLE		3,825	0	0
PEPSICO INC	COM	713448108	2,170	12,011	SH	SOLE		12,011	0	0
PEPSICO INC	COM	713448108	244	1,350	SH	OTR		1,350	0	0
PFIZER INC	COM	717081103	1,695	33,071	SH	SOLE		33,071	0	0
PFIZER INC	COM	717081103	182	3,550	SH	OTR		3,550	0	0
PHILIP MORRIS INTL INC	COM	718172109	349	3,445	SH	SOLE		3,445	0	0
PHILIP MORRIS INTL INC	COM	718172109	513	5,065	SH	OTR		5,065	0	0

PROCTER AND GAMBLE CO	COM	742718109	6,201	40,912	SH	SOLE	40,912	0	0
PROCTER AND GAMBLE CO	COM	742718109	696	4,590	SH	OTR	4,590	0	0
PROSHARES TR	PSHS ULTRA QQQ	74347R206	445	12,700	SH	OTR	12,700	0	0
QUALCOMM INC	COM	747525103	640	5,824	SH	SOLE	5,824	0	0
QUALCOMM INC	COM	747525103	30	275	SH	OTR	275	0	0
RGC RES INC	COM	74955L103	883	40,025	SH	SOLE	40,025	0	0
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	2,891	28,643	SH	SOLE	28,643	0	0
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	109	1,080	SH	OTR	1,080	0	0
RENAISSANCE CAP GREENWICH	FD IPO ETF	759937204	360	14,555	SH	SOLE	14,555	0	0
SHELL PLC	SPON ADS	780259305	402	7,060	SH	SOLE	7,060	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	7,695	20,122	SH	SOLE	20,122	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	5	13	SH	OTR	13	0	0
SPDR SER TR	BBG CON SEC ETF	78464A359	250	3,880	SH	SOLE	3,880	0	0
SPDR SER TR	DJ REIT ETF	78464A607	1,022	11,727	SH	SOLE	11,727	0	0
SSGA ACTIVE ETF TR	BLACKSTONE SENR	78467V608	1,002	24,499	SH	SOLE	24,499	0	0
SPDR SER TR	BLOOMBERG SHT TE	78468R408	1,033	42,612	SH	SOLE	42,612	0	0
SCHLUMBERGER LTD	COM STK	806857108	687	12,857	SH	SOLE	12,857	0	0
SCHLUMBERGER LTD	COM STK	806857108	80	1,500	SH	OTR	1,500	0	0
SELECT SECTOR SPDR TR	SBI MATERIALS	81369Y100	356	4,580	SH	SOLE	4,580	0	0
SELECT SECTOR SPDR TR	SBI HEALTHCARE	81369Y209	931	6,855	SH	OTR	6,855	0	0
SELECT SECTOR SPDR TR	SBI CONS SPLS	81369Y308	770	10,335	SH	SOLE	10,335	0	0
SELECT SECTOR SPDR TR	ENERGY	81369Y506	1,840	21,040	SH	SOLE	21,040	0	0
SELECT SECTOR SPDR TR	FINANCIAL	81369Y605	1,109	32,415	SH	SOLE	32,415	0	0
SELECT SECTOR SPDR TR	SBI INT-INDS	81369Y704	917	9,338	SH	SOLE	9,338	0	0
SELECT SECTOR SPDR TR	SBI INT-INDS	81369Y704	11	110	SH	OTR	110	0	0
SELECT SECTOR SPDR TR	TECHNOLOGY	81369Y803	226	1,817	SH	SOLE	1,817	0	0
SOUTHERN CO	COM	842587107	722	10,109	SH	SOLE	10,109	0	0
SOUTHERN CO	COM	842587107	23	325	SH	OTR	325	0	0
STARBUCKS CORP	COM	855244109	438	4,413	SH	SOLE	4,413	0	0
STRYKER CORPORATION	COM	863667101	244	1,000	SH	OTR	1,000	0	0
SUMMIT FINL GROUP INC	COM	86606G101	5,342	214,618	SH	SOLE	214,618	0	0
SUMMIT FINL GROUP INC	COM	86606G101	631	25,334	SH	OTR	25,334	0	0
SYSCO CORP	COM	871829107	305	3,987	SH	SOLE	3,987	0	0

SYSCO CORP	COM	871829107	20	260	SH	OTR	2,260	0	0
TARGET CORP	COM	87612E106	388	2,600	SH	SOLE	2,600	0	0
TEXAS INSTRS INC	COM	882508104	253	1,529	SH	SOLE	1,529	0	0
THERMO FISHER SCIENTIFIC INC	COM	883556102	226	410	SH	SOLE	410	0	0
3M CO	COM	88579Y101	319	2,656	SH	SOLE	2,656	0	0
3M CO	COM	88579Y101	144	1,200	SH	OTR	1,200	0	0
TRACTOR SUPPLY CO	COM	892356106	249	1,109	SH	SOLE	1,109	0	0
TRUIST FINL CORP	COM	89832Q109	577	13,414	SH	SOLE	13,414	0	0
TRUIST FINL CORP	COM	89832Q109	342	7,950	SH	OTR	7,950	0	0
UNION PAC CORP	COM	907818108	286	1,380	SH	SOLE	1,380	0	0
UNITED PARCEL SERVICE INC	CL B	911312106	196	1,129	SH	SOLE	1,129	0	0
UNITED PARCEL SERVICE INC	CL B	911312106	48	275	SH	OTR	275	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	345	651	SH	SOLE	651	0	0
VANECK ETF TRUST	PREFERRED SECURTY	92189F429	174	10,420	SH	SOLE	10,420	0	0
VANECK ETF TRUST	SEMICONDUCTR ETF	92189F676	648	3,195	SH	SOLE	3,195	0	0
VANECK ETF TRUST	AGRIBUSINESS ETF	92189F700	491	5,720	SH	SOLE	5,720	0	0
VANECK ETF TRUST	HIGH YLD MUNIETF	92189H409	591	11,701	SH	SOLE	11,701	0	0
VANGUARD SPECIALIZED FUNDS	DIV APP ETF	921908844	497	3,275	SH	SOLE	3,275	0	0
VANGUARD TAX- MANAGED INTL	F VAN ETSF DEV MKT	921943858	1,964	46,804	SH	SOLE	46,804	0	0
VANGUARD INTL EQUITY INDEX F	ALLWRLD EX US	922042775	2,206	44,001	SH	SOLE	44,001	0	0
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	2,802	71,892	SH	SOLE	71,892	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	1,220	30,952	SH	SOLE	30,952	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	20	505	SH	OTR	505	0	0
VISA INC	COM CL A	92826C839	562	2,705	SH	SOLE	2,705	0	0
WALMART INC	COM	931142103	694	4,893	SH	SOLE	4,893	0	0
WASTE MGMT INC DEL	COM	94106L109	2,373	15,126	SH	SOLE	15,126	0	0
WASTE MGMT INC DEL	COM	94106L109	31	200	SH	OTR	200	0	0
WELLS FARGO CO NEW	COM	949746101	237	5,746	SH	SOLE	5,746	0	0
WELLS FARGO CO NEW	COM	949746101	501	12,139	SH	OTR	12,139	0	0
WELLTOWER INC	COM	95040Q104	482	7,353	SH	SOLE	7,353	0	0