UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 13F

OMB APPROVAL	
OMB Number:	3235-0006
Expires:	Oct 31, 2018
Estimated average burden hours per response:	23.8

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 03-31-2023

Check here if Amendment ☐ Amendment Number:

This Amendment (Check only one.): ☐ is a restatement.
☐ adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name:	SUMMIT FINANCIAL GROUP, INC.
Address:	300 NORTH MAIN ST
	MOOREFIELD, WV 26836
Form 13F File Number:	028-18100

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name:	LISA L LESTER
Title:	OPERATIONS ASSISTANT
Phone:	304-324-3220

Signature, Place, and Date of Signing:

/s/ LISA L LESTER	BLUEFIELD, WV	04-07-2023
[Signature]	[City, State]	[Date]

Report Type (Check only one.):

☒ 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

☐ 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)

☐ 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

Form 13F Summary Page

Report Summary:

Number of Other Included Managers:	0
Form 13F Information Table Entry Total:	260
Form 13F Information Table Value Total:	263,792,502
	(thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

[If there are no entries in this list, state “NONE” and omit the column headings and list entries.]

NONE

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FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5			COLUMN 6	COLUMN 7	COLUMN 8		
			VALUE	SHRS OR	SH/	PUT/	INVESTMENT	OTHER	VOTING AUTHORITY		
NAME OF ISSUER	TITLE OF CLASS	CUSIP	(x$1000)	PRN AMT	PRN	CALL	DISCRETION	MANAGER	SOLE	SHARED	NONE
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	204,925	717	SH		OTR		717	0	0
CHUBB LIMITED	COM	H1467J104	375,349	1,933	SH		SOLE		1,933	0	0
CHUBB LIMITED	COM	H1467J104	11,068	57	SH		OTR		57	0	0
AT&T INC	COM	00206R102	923,210	47,959	SH		SOLE		47,959	0	0
AT&T INC	COM	00206R102	7,026	365	SH		OTR		365	0	0
ABBOTT LABS	COM	002824100	504,376	4,981	SH		SOLE		4,981	0	0
ABBOTT LABS	COM	002824100	111,386	1,100	SH		OTR		1,100	0	0
ABBVIE INC	COM	00287Y109	1,549,395	9,752	SH		SOLE		9,752	0	0
ABBVIE INC	COM	00287Y109	211,165	1,325	SH		OTR		1,325	0	0
ADOBE SYSTMS INCORPORATED	COM	00724F101	241,241	626	SH		SOLE		626	0	0
AIR PRODS & CHEMS INC	COM	009158106	1,263,724	4,400	SH		SOLE		4,400	0	0
ALPHABET INC	CAP STK CL C	02079K107	440,960	4,240	SH		SOLE		4,240	0	0
ALPHABET INC	CAP STK CL A	02079K305	892,078	8,600	SH		SOLE		8,600	0	0
ALTRIA GROUP INC	COM	02209S103	201,236	4,510	SH		SOLE		4,510	0	0
ALTRIA GROUP INC	COM	02209S103	243,848	5,465	SH		OTR		5,465	0	0
AMAZON COM INC	COM	023135106	1,165,627	11,285	SH		SOLE		11,285	0	0
AMERICAN ELEC PWR CO INC	COM	025537101	1,143,562	12,568	SH		SOLE		12,568	0	0
AMERICAN ELEC PWR CO INC	COM	025537101	119,378	1,312	SH		OTR		1,312	0	0
AMERICAN EXPRESS CO	COM	025816109	430,519	2,610	SH		SOLE		2,610	0	0
AMERICAN EXPRESS CO	COM	025816109	247,425	1,500	SH		OTR		1,500	0	0
AMGEN INC	COM	031162100	198,960	823	SH		SOLE		823	0	0
AMGEN INC	COM	031162100	120,875	500	SH		OTR		500	0	0
ELEVANCE HEALTH INC	COM	036752103	316,349	688	SH		SOLE		688	0	0
APPLE INC	COM	037833100	4,310,486	26,140	SH		SOLE		26,140	0	0
APPLIED MATLS INC	COM	038222105	300,565	2,447	SH		SOLE		2,447	0	0
AUTODESK INC	COM	052769106	1,248,960	6,000	SH		SOLE		6,000	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	743,584	3,340	SH		SOLE		3,340	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	22,263	100	SH		OTR		100	0	0
BK OF AMERICA CORP	COM	060505104	281,967	9,859	SH		SOLE		9,859	0	0

BK OF AMERICA CORP	COM	060505104	57,200	2,000	SH	OTR	2,000	0	0
BECTON DICKINSON & CO	COM	075887109	130,453	527	SH	SOLE	527	0	0
BECTON DICKINSON & CO	COM	075887109	148,524	600	SH	OTR	600	0	0
BERKSHIRE HATHAWAY INC DEL	CL A	084670108	931,200	2	SH	SOLE	2	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	957,804	3,102	SH	SOLE	3,102	0	0
BLACK HILLS CORP	COM	092113109	504,800	8,000	SH	SOLE	8,000	0	0
BOEING CO	COM	097023105	213,917	1,007	SH	SOLE	1,007	0	0
BOEING CO	COM	097023105	310,147	1,460	SH	OTR	1,460	0	0
BRISTOL-MYERS SQUIBB CO	COM	110122108	726,368	10,480	SH	SOLE	10,480	0	0
CSX CORP	COM	126408103	3,398,908	113,524	SH	SOLE	113,524	0	0
CAPITAL ONE FINL CORP	COM	14040H105	179,338	1,865	SH	SOLE	1,865	0	0
CAPITAL ONE FINL CORP	COM	14040H105	244,919	2,547	SH	OTR	2,547	0	0
CATERPILLAR INC	COM	149123101	570,040	2,491	SH	SOLE	2,491	0	0
CATERPILLAR INC	COM	149123101	228,840	1,000	SH	OTR	1,000	0	0
CHEVRON CORP NEW	COM	166764100	1,813,033	11,112	SH	SOLE	11,112	0	0
CHEVRON CORP NEW	COM	166764100	326,320	2,000	SH	OTR	2,000	0	0
CISCO SYS INC	COM	17275R102	1,635,893	31,294	SH	SOLE	31,294	0	0
CISCO SYS INC	COM	17275R102	44,433	850	SH	OTR	850	0	0
COCA COLA CO	COM	191216100	3,408,362	54,947	SH	SOLE	54,947	0	0
COLGATE PALMOLIVE CO	COM	194162103	952,225	12,671	SH	SOLE	12,671	0	0
COLGATE PALMOLIVE CO	COM	194162103	86,422	1,150	SH	OTR	1,150	0	0
COMCAST CORP NEW	CL A	20030N101	203,235	5,361	SH	SOLE	5,361	0	0
COMCAST CORP NEW	CL A	20030N101	55,613	1,467	SH	OTR	1,467	0	0
CONOCOPHILLIPS	COM	20825C104	442,278	4,458	SH	SOLE	4,458	0	0
CONOCOPHILLIPS	COM	20825C105	14,286	144	SH	OTR	144	0	0
CORTEVA INC	COM	22052L104	159,097	2,638	SH	SOLE	2,638	0	0
CORTEVA INC	COM	22052L104	70,984	1,177	SH	OTR	1,177	0	0
COSTCO WHSL CORP NEW	COM	22160K105	223,591	450	SH	SOLE	450	0	0
CROWN CASTLE INTL CORP NEW	COM	22822V101	209,727	1,567	SH	SOLE	1,567	0	0
DARDEN RESTAURANTS INC	COM	237194105	447,015	2,881	SH	SOLE	2,881	0	0
DIREXION SHS ETF TR	AUSPCE CMD STG	25460E307	1,818,731	59,300	SH	SOLE	59,300	0	0
DISNEY WALT CO	COM	254687106	1,952,535	19,500	SH	SOLE	19,500	0	0
DISNEY WALT CO	COM	254687106	120,156	1,200	SH	OTR	1,200	0	0
DOMINION ENERGY INC	COM	25746U109	351,114	6,280	SH	SOLE	6,280	0	0
DOMINION ENERGY INC	COM	25746U109	50,934	911	SH	OTR	911	0	0
DOW INC	COM	260557103	263,300	4,803	SH	SOLE	4,803	0	0

DOW INC	COM	260557103	69,292	1,264	SH	OTR	1,264	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	605,735	6,279	SH	SOLE	6,279	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	49,489	513	SH	OTR	513	0	0
DUPONT DE NEMOURS INC	COM	26614N102	671,480	9,356	SH	SOLE	9,356	0	0
DUPONT DE NEMOURS INC	COM	26614N102	80,238	1,118	SH	OTR	1,118	0	0
ETF MANAGERS TR	PRIME MOBILE PAY	26924G409	260,895	6,261	SH	SOLE	6,261	0	0
EDWARDS LIFESCIENCES CORP	COM	28176E108	1,633,338	19,743	SH	SOLE	19,743	0	0
EMERSON ELEC CO	COM	291011104	1,572,267	18,043	SH	SOLE	18,043	0	0
EMERSON ELEC CO	COM	291011104	139,424	1,600	SH	OTR	1,600	0	0
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	1,111,965	20,321	SH	SOLE	20,321	0	0
EXXON MOBIL CORP	COM	005028020	5,028,020	45,851	SH	SOLE	45,851	0	0
EXXON MOBIL CORP	COM	30231G102	247,721	2,259	SH	OTR	2,259	0	0
META PLATFORMS CDR CIBC	CL A	30303M102	436,384	2,059	SH	SOLE	2,059	0	0
FIRST CMNTY BANKSHARES INC V	COM	31983A103	846,339	33,756	SH	SOLE	33,756	0	0
FIRST CMNTY BANKSHARES INC V	COM	31983A103	80,034	3,195	SH	OTR	3,195	0	0
FIRST TR EXCHANGE-TRADED FD	DJ INTERNT IDX	33733E302	825,003	5,580	SH	SOLE	5,580	0	0
FIRST TR EXCHANGE TRADED FD	NASDAQ CYB ETF	33734X846	1,259,286	29,457	SH	SOLE	29,457	0	0
FIRST TR NAS100 EQ WEIGHTED	SHS	337344105	1,337,135	13,285	SH	SOLE	13,285	0	0
FIRST TR EXCH TRADED FD III	PFD SECS INC ETF	33739E108	398,601	24,975	SH	SOLE	24,975	0	0
FIRST TR EXCH TRADED FD III	PFD SECS INC ETF	33739E108	3,399	213	SH	OTR	213	0	0
FISERV INC	COM	337738108	1,714,099	15,165	SH	SOLE	15,165	0	0
FRANKLIN RESOURCES INC	COM	354613101	469,833	17,440	SH	SOLE	17,440	0	0
GAMING & LEISURE PPTYS INC	COM	36467J108	490,196	9,416	SH	SOLE	9,416	0	0
GENERAL DYNAMICS CORP	COM	369550108	1,202,251	5,312	SH	SOLE	5,312	0	0
GENERAL ELECTRIC CO	COM	369604301	206,974	2,165	SH	SOLE	2,165	0	0
GENERAL ELECTRIC CO	COM	369604301	5,975	62	SH	OTR	62	0	0
GENERAL MLS INC	COM	370334104	615,995	7,208	SH	SOLE	7,208	0	0
GLOBAL X FDS	US INFR DEV ETF	37954Y673	1,140,095	40,215	SH	SOLE	40,215	0	0
HARTFORD FINL SVCS GROUP IN	COM	416515104	205,237	2,945	SH	SOLE	2,945	0	0
HERSHEY CO	COM	427866108	1,539,180	6,050	SH	SOLE	6,050	0	0
HOME DEPOT INC	COM	437076102	2,162,049	7,326	SH	SOLE	7,326	0	0
HOME DEPOT INC	COM	437076102	400,772	1,358	SH	OTR	1,358	0	0
HONEYWELL INTL INC	COM	438516106	11,148,057	6,007	SH	SOLE	6,007	0	0
HONEYWELL INTL	COM	438516106	52,558	275	SH	OTR	275	0	0

INC									
INTEL CORP	COM	458140100	1,202,844	36,818	SH	SOLE	36,818	0	0
INTEL CORP	COM	458140100	65,340	2,000	SH	OTR	2,000	0	0
INTERCONTINENTAL EXCHANGE IN	COM	45866F104	1,040,605	9,978	SH	SOLE	9,978	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	841,466	6,419	SH	SOLE	6,419	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	91,763	700	SH	OTR	700	0	0
INVESCO QQQ TR	UNIT SER 1	46090E103	3,688,448	11,468	SH	SOLE	11,468	0	0
INVESCO EXCHANGE TRADED FD T	S&P SML600 VAL	46137V167	1,157,983	12,770	SH	SOLE	12,770	0	0
INVESCO EXCHANGE TRADED FD T	S&P500 EQL WGT	46137V357	7,692,771	53,193	SH	SOLE	53,193	0	0
INVESCO EXCH TRADED FD TR II	S&P 500 HB ETF	46138E370	1,283,066	18,340	SH	SOLE	18,340	0	0
INVESCO EXCH TRADED FD TR II	VAR RATE PFD	46138G870	1,478,291	66,740	SH	SOLE	66,740	0	0
ISHARES SILVER TR	ISHARES	46428Q109	221,753	10,025	SH	SOLE	10,025	0	0
ISHARES SILVER TR	ISHARES	46428Q109	12,166	550	SH	OTR	550	0	0
ISHARES TR	S&P 100 ETF	464287101	631,821	3,378	SH	SOLE	3,378	0	0
ISHARES TR	S&P TTL STK	464287150	227,280	2,510	SH	SOLE	2,510	0	0
ISHARES TR	SELECT DIVID ETF	464287168	5,092,291	43,457	SH	SOLE	43,457	0	0
ISHARES TR	SELECT DIVID ETF	464287168	11,249	96	SH	OTR	96	0	0
ISHARES TR	CORE S&P500 ETF	464287200	3,478,558	8,462	SH	SOLE	8,462	0	0
ISHARES TR	CORE US AGGBD ET	464287226	4,663,650	46,805	SH	SOLE	46,805	0	0
ISHARES TR	CORE US AGGBD ET	464287226	21,422	215	SH	OTR	215	0	0
ISHARES TR	MSCI EMG MKT ETF	464287234	4,335,193	109,863	SH	SOLE	109,863	0	0
ISHARES TR	MSCI EMG MKT ETF	464287234	10,851	275	SH	OTR	275	0	0
ISHARES TR	GLOBAL TECH ETF	464287291	314,418	5,784	SH	SOLE	5,784	0	0
ISHARES TR	GLOBAL TECH ETF	464287291	1,018,923	18,744	SH	OTR	18,744	0	0
ISHARES TR	S&P 500 GRWT ETF	464287309	1,320,350	20,666	SH	SOLE	20,666	0	0
ISHARES TR	7-10YR TRSY BD	464287440	316,589	3,194	SH	SOLE	3,194	0	0
ISHARES TR	1 3 YR TREAS BD	464287457	2,445,985	29,771	SH	SOLE	29,771	0	0
ISHARES TR	MSCI EAFE ETF	464287465	5,321,731	74,409	SH	SOLE	74,409	0	0
ISHARES TR	RUS MD CP GR ETF	464287481	1,193,301	13,106	SH	SOLE	13,106	0	0
ISHARES TR	RUS MID CAP ETF	464287499	2,944,890	42,118	SH	SOLE	42,118	0	0
ISHARES TR	RUS MID CAP ETF	464287499	19,927	285	SH	OTR	285	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	4,983,687	19,922	SH	SOLE	19,922	0	0
ISHARES TR	ISHARES BIOTECH	464287556	1,198,475	9,279	SH	SOLE	9,279	0	0
ISHARES TR	GLOBAL 100 ETF	464287572	231,548	3,305	SH	SOLE	3,305	0	0

ISHARES TR	RUS 1000 VAL ETF	464287598	1,849,959	12,150	SH	SOLE	12,150	0	0
ISHARES TR	S&P MC 400GR ETF	464287606	353,259	4,940	SH	SOLE	4,940	0	0
ISHARES TR	RUS 1000 GRW ETF	464287614	1,673,660	6,850	SH	SOLE	6,850	0	0
ISHARES TR	RUS 1000 ETF	464287622	602,265	2,674	SH	SOLE	2,674	0	0
ISHARES TR	RUS 2000 GRW ETF	464287648	222,283	980	SH	SOLE	980	0	0
ISHARES TR	RUSSELL 2000 ETF	464287655	2,418,212	13,555	SH	SOLE	13,555	0	0
ISHARES TR	US INDUSTRIALS	464287754	320,512	3,200	SH	SOLE	3,200	0	0
ISHARES TR	U.S. REAL ES ETF	464287739	212,250	2,500	SH	SOLE	2,500	0	0
ISHARES TR	U.S. FIN SVC ETF	464287770	671,017	4,445	SH	SOLE	4,445	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	6,426,101	66,454	SH	SOLE	66,454	0	0
ISHARES TR	S&P SML 600 GWT	464287887	383,690	3,490	SH	SOLE	3,490	0	0
ISHARES TR	MSCI ACWI EX US	464288240	510,231	10,462	SH	SOLE	10,462	0	0
ISHARES TR	MSCI ACWI ETF	464288257	418,150	4,587	SH	SOLE	4,587	0	0
ISHARES TR	INTL SEL DIV ETF	464288448	1,175,060	42,745	SH	SOLE	42,745	0	0
ISHARES TR	IBOXX HI YD ETF	464288513	1,687,560	22,337	SH	SOLE	22,337	0	0
ISHARES TR	MBS ETF	464288588	263,823	2,785	SH	SOLE	2,785	0	0
ISHARES TR	ISHS 1-5YR INVS	464288646	2,510,877	49,681	SH	SOLE	49,681	0	0
ISHARES TR	3 7 YR TREAS BD	464288661	3,220,198	27,371	SH	SOLE	27,371	0	0
ISHARES TR	PFD AND INCM SEC	464288687	3,395,237	108,752	SH	SOLE	108,752	0	0
ISHARES TR	PFD AND INCM SEC	464288687	18,107	580	SH	OTR	580	0	0
ISHARES TR	U.S. MED DVC ETF	464288810	204,854	3,795	SH	SOLE	3,795	0	0
ISHARES TR	U.S. MED DVC ETF	464288810	887,431	16,440	SH	OTR	16,440	0	0
ISHARES TR	US OIL EQ&SV ETF	464288844	644,515	33,360	SH	SOLE	33,360	0	0
ISHARES TR	MICRO-CAP ETF	464288869	287,402	2,750	SH	SOLE	2,750	0	0
ISHARES TR	US TREAS BD ETF	46429B267	397,950	17,021	SH	SOLE	17,021	0	0
ISHARES TR	FLTG RATE NT ETF	46429B655	536,502	10,647	SH	SOLE	10,647	0	0
ISHARES TR	CORE HIGH DV ETF	46429B663	3,357,829	33,030	SH	SOLE	33,030	0	0
ISHARES TR	CORE HIGH DV ETF	46429B663	14,029	138	SH	OTR	138	0	0
ISHARES U S ETF TR	BLACKROCK ST MAT	46431W507	439,108	8,853	SH	SOLE	8,853	0	0
ISHARES TR	MSCI USA MMENTM	46432F396	215,372	1,549	SH	SOLE	1,549	0	0
ISHARES INC	MSCI JPN ETF NEW	46434G822	220,087	3,750	SH	SOLE	3,750	0	0
ISHARES TR	FALN ANGLS USD	46435G474	214,795	8,500	SH	SOLE	8,500	0	0
ISHARES TR	CORE INTL	46435G672	244,750	5,000	SH	SOLE	5,000	0	0

	AGGR									
JPMORGAN CHASE & CO	COM	46625H100	1,672,659	12,836	SH	SOLE	12,836	0	0
JPMORGAN CHASE & CO	COM	46625H100	175,397	1,346	SH	OTR	1,346	0	0
JOHNSON & JOHNSON	COM	478160104	5,487,930	35,406	SH	SOLE	35,406	0	0
JOHNSON & JOHNSON	COM	478160104	546,375	3,525	SH	OTR	3,525	0	0
KRAFT HEINZ CO	COM	500754106	305,493	7,900	SH	SOLE	7,900	0	0
KRAFT HEINZ CO	COM	500754106	33,178	858	SH	OTR	858	0	0
LILLY ELI & CO	COM	532457108	3,863,475	11,250	SH	SOLE	11,250	0	0
LILLY ELI & CO	COM	532457108	56,664	165	SH	OTR	165	0	0
LOWES COS INC	COM	548661107	625,506	3,128	SH	SOLE	3,128	0	0
LOWES COS INC	COM	548661107	142,978	715	SH	OTR	715	0	0
MANULIFE FINL CORP	COM	56501R106	250,412	13,639	SH	SOLE	13,639	0	0
MCDONALDS CORP	COM	580135101	758,581	2,713	SH	SOLE	2,713	0	0
MCDONALDS CORP	COM	580135101	23,766	85	SH	OTR	85	0	0
MERCK & CO INC	COM	58933Y105	516,417	4,854	SH	SOLE	4,854	0	0
MERCK & CO INC	COM	58933Y105	255,336	2,400	SH	OTR	2,400	0	0
MICROSOFT CORP	COM	594918104	7,923,925	27,485	SH	SOLE	27,485	0	0
MICROSOFT CORP	COM	594918104	1,362,217	4,725	SH	OTR	4,725	0	0
MONDELEZ INTL INC	CL A	609207105	305,164	4,377	SH	SOLE	4,377	0	0
MONDELEZ INTL INC	CL A	609207105	11,552	1,600	SH	OTR	1,600	0	0
NESTLE S A	SPONSORED ADR	641069406	289,524	2,373	SH	SOLE	2,373	0	0
NESTLE S A	SPONSORED ADR	641069406	26,841	220	SH	OTR	220	0	0
NEXTERA ENERGY INC	COM	65339F101	852,813	11,064	SH	SOLE	11,064	0	0
NORFOLK SOUTHN CORP	COM	655844108	1,904,608	8,984	SH	SOLE	8,984	0	0
NORFOLK SOUTHN CORP	COM	655844108	103,880	490	SH	OTR	490	0	0
NOVARTIS AG	SPONSORED ADR	66987V109	339,848	3,694	SH	SOLE	3,694	0	0
OREILLY AUTOMOTIVE	COM	67103H107	246,204	290	SH	SOLE	290	0	0
ORACLE CORP	COM	68389X105	348,450	3,750	SH	SOLE	3,750	0	0
PEPSICO INC	COM	713448108	2,206,194	12,102	SH	SOLE	12,102	0	0
PEPSICO INC	COM	713448108	246,105	1,350	SH	OTR	1,350	0	0
PFIZER INC	COM	717081103	1,337,301	32,777	SH	SOLE	32,777	0	0
PFIZER INC	COM	717081103	144,840	3,550	SH	OTR	3,550	0	0
PHILIP MORRIS INTL INC	COM	718172109	335,026	3,445	SH	SOLE	3,445	0	0
PHILIP MORRIS INTL INC	COM	718172109	492,571	5,065	SH	OTR	5,065	0	0
PROCTER AND GAMBLE CO	COM	742718109	6,071,310	40,832	SH	SOLE	40,832	0	0
PROCTER AND GAMBLE CO	COM	742718109	682,487	4,590	SH	OTR	4,590	0	0
PROSHARES TR	PSHS ULTRA QQQ	74347R206	629,539	12,700	SH	OTR	12,700	0	0

QUALCOMM INC	COM	747525103	743,025	5,824	SH	SOLE	5,824	0	0
QUALCOMM INC	COM	747525103	35,084	275	SH	OTR	275	0	0
RGC RES INC	COM	74955L103	928,179	40,025	SH	SOLE	40,025	0	0
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	2,805,008	28,643	SH	SOLE	28,643	0	0
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	105,764	1,080	SH	OTR	1,080	0	0
SHELL PLC	SPON ADS	780259305	404,218	7,025	SH	SOLE	7,025	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	8,085,043	19,749	SH	SOLE	19,749	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	5,322	13	SH	OTR	13	0	0
SPDR SER TR	BBG CON SEC ETF	78464A359	260,231	3,880	SH	SOLE	3,880	0	0
SPDR SER TR	DJ REIT ETF	78464A607	1,041,123	11,727	SH	SOLE	11,727	0	0
SSGA ACTIVE ETF TR	BLACKSTONE SENR	78467V608	488,771	11,789	SH	SOLE	11,789	0	0
SPDR SER TR	BLOOMBERG SHT TE	78468R408	1,198,952	48,267	SH	SOLE	48,267	0	0
SCHLUMBERGER LTD	COM STK	806857108	631,278	12,857	SH	SOLE	12,857	0	0
SCHLUMBERGER LTD	COM STK	806857108	83,470	1,700	SH	OTR	1,700	0	0
SELECT SECTOR SPDR TR	SBI MATERIALS	81369Y100	369,422	4,580	SH	SOLE	4,580	0	0
SELECT SECTOR SPDR TR	SBI HEALTHCARE	81369Y209	898,452	6,940	SH	OTR	6,940	0	0
SELECT SECTOR SPDR TR	SBI CONS SPLS	81369Y308	784,081	10,495	SH	SOLE	10,495	0	0
SELECT SECTOR SPDR TR	ENERGY	81369Y506	1,839,240	22,205	SH	SOLE	22,205	0	0
SELECT SECTOR SPDR TR	FINANCIAL	81369Y605	1,042,142	32,415	SH	SOLE	32,415	0	0
SELECT SECTOR SPDR TR	SBI INT-INDS	81369Y704	1,021,715	10,098	SH	SOLE	10,098	0	0
SELECT SECTOR SPDR TR	SBI INT-INDS	81369Y704	11,129	110	SH	OTR	110	0	0
SELECT SECTOR SPDR TR	TECHNOLOGY	81369Y803	268,797	1,780	SH	SOLE	1,780	0	0
SOUTHERN CO	COM	842587107	703,384	10,109	SH	SOLE	10,109	0	0
SOUTHERN CO	COM	842587107	22,613	325	SH	OTR	325	0	0
STARBUCKS CORP	COM	855244109	459,525	4,413	SH	SOLE	4,413	0	0
STRYKER CORPORATION	COM	863667101	285,470	1,000	SH	OTR	1,000	0	0
SUMMIT FINL GROUP INC	COM	86606G101	4,459,548	214,918	SH	SOLE	214,918	0	0
SUMMIT FINL GROUP INC	COM	86606G101	618,536	29,809	SH	OTR	29,809	0	0
SYSCO CORP	COM	871829107	307,916	3,987	SH	SOLE	3,987	0	0
SYSCO CORP	COM	871829107	20,079	260	SH	OTR	260	0	0
TARGET CORP	COM	87612E106	430,638	2,600	SH	SOLE	2,600	0	0
TEXAS INSTRS INC	COM	882508104	256,879	1,381	SH	SOLE	1,381	0	0
THERMO FISHER SCIENTIFIC INC	COM	883556102	236,311	410	SH	SOLE	410	0	0
3M CO	COM	88579Y101	279,172	2,656	SH	SOLE	2,656	0	0
3M CO	COM	88579Y101	126,132	1,200	SH	OTR	1,200	0	0

TRACTOR SUPPLY CO	COM	892356106	260,659	1,109	SH	SOLE	1,109	0	0
TRUIST FINL CORP	COM	89832Q109	457,417	13,414	SH	SOLE	13,414	0	0
TRUIST FINL CORP	COM	89832Q109	271,095	7,950	SH	OTR	7,950	0	0
UNION PAC CORP	COM	907818108	277,738	1,380	SH	SOLE	1,380	0	0
UNITED PARCEL SERVICE INC	CL B	911312106	219,014	1,129	SH	SOLE	1,129	0	0
UNITED PARCEL SERVICE INC	CL B	911312106	53,347	275	SH	OTR	275	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	284,026	601	SH	SOLE	601	0	0
VANECK ETF TRUST	PREFERRED SECURT	92189F429	183,913	10,420	SH	SOLE	10,420	0	0
VANECK ETF TRUST	SEMICONDUCTR ETF	92189F676	1,209,358	4,595	SH	SOLE	4,595	0	0
VANECK ETF TRUST	AGRIBUSINESS ETF	92189F700	502,919	5,790	SH	SOLE	5,790	0	0
VANECK ETF TRUST	HIGH YLD MUNIETF	92189H409	500,118	9,666	SH	SOLE	9,666	0	0
VANGUARD SPECIALIZED FUNDS	DIV APP ETF	921908844	504,844	3,278	SH	SOLE	3,278	0	0
VANGUARD TAX-MANAGED INTL	F VAN ETSF DEV MKT	921943858	2,105,102	46,604	SH	SOLE	46,604	0	0
VANGUARD INTL EQUITY INDEX F	ALLWRLD EX US	922042775	2,352,733	44,001	SH	SOLE	44,001	0	0
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	2,904,436	71,892	SH	SOLE	71,892	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	1,194,000	30,702	SH	SOLE	30,702	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	19,639	505	SH	OTR	505	0	0
VISA INC	COM CL A	92826C839	594,763	2,638	SH	SOLE	2,638	0	0
WALMART INC	COM	931142103	721,472	4,893	SH	SOLE	4,893	0	0
WASTE MGMT INC DEL	COM	94106L109	2,468,109	15,126	SH	SOLE	15,126	0	0
WASTE MGMT INC DEL	COM	94106L109	32,634	200	SH	OTR	200	0	0
WELLS FARGO CO NEW	COM	949746101	214,785	5,746	SH	SOLE	5,746	0	0
WELLS FARGO CO NEW	COM	949746101	453,755	12,139	SH	OTR	12,139	0	0
WELLTOWER INC	COM	95040Q104	527,136	7,353	SH	SOLE	7,353	0	0