UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 13F

FORM 13F COVER PAGE

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

Report for the Calendar Year or Quarter Ended: 09-30-2022

Check here if Amendment [X] Amendment Number: 1

This Amendment (Check only one.): [X] 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 Lester

Title: Operations Assistant

Phone: 304-324-3220

Signature, Place, and Date of Signing:

/s/ Lisa Lester	Moorefield, WV	10-11-2022
[Signature]	[City, State]	[Date]

Report Type (Check only one.):

[X] 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: 301

Form 13F Information Table Value Total: 240,771 (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	206	799	SH		SOLE		799	0	0
MEDTRONIC PLC	SHS	G5960L103	233	2,884	SH		SOLE		2,884	0	0
MEDTRONIC PLC	SHS	G5960L103	13	155	SH		OTR		155	0	0
CHUBB LIMITED	COM	H1467J104	374	2,054	SH		SOLE		2,054	0	0
CHUBB LIMITED	COM	H1467J104	10	57	SH		OTR		57	0	0
ALPS ETF TR	MED BREAKTHGH	00162Q593	262	8,700	SH		SOLE		8,700	0	0
AT&T INC	COM	00206R102	700	45,600	SH		SOLE		45,600	0	0
AT&T INC	COM	00206R102	110	7,154	SH		OTR		7,154	0	0
ABBOTT LABS	COM	002824100	512	5,293	SH		SOLE		5,293	0	0
ABBOTT LABS	COM	002824100	106	1,100	SH		OTR		1,100	0	0
ABBVIE INC	COM	00287Y109	1,286	9,581	SH		SOLE		9,581	0	0
ABBVIE INC	COM	00287Y109	178	1,325	SH		OTR		1,325	0	0
AIR PRODS & CHEMS INC	COM	009158106	1,024	4,400	SH		SOLE		4,400	0	0
ALPHABET INC	CAP STK CL C	02079K107	429	4,460	SH		SOLE		4,460	0	0
ALPHABET INC	CAP STK CL A	02079K305	823	8,600	SH		SOLE		8,600	0	0
ALTRIA GROUP INC	COM	02209S103	182	4,510	SH		SOLE		4,510	0	0
ALTRIA GROUP INC	COM	02209S103	221	5,465	SH		OTR		5,465	0	0
AMAZON COM INC	COM	023135106	1,256	11,115	SH		SOLE		11,115	0	0
AMERICAN ELEC PWR CO INC	COM	025537101	1,098	12,697	SH		SOLE		12,697	0	0
AMERICAN ELEC PWR CO INC	COM	025537101	113	1,312	SH		OTR		1,312	0	0
AMERICAN EXPRESS CO	COM	025816109	263	1,950	SH		SOLE		1,950	0	0
AMERICAN EXPRESS CO	COM	025816109	202	1,500	SH		OTR		1,500	0	0
AMGEN INC	COM	031162100	186	823	SH		SOLE		823	0	0
AMGEN INC	COM	031162100	113	500	SH		OTR		500	0	0
AMPLIFY ETF TR	BLOCKCHAIN LDR	032108607	119	6,455	SH		SOLE		6,455	0	0
AMPLIFY ETF TR	BLOCKCHAIN LDR	032108607	81	4,370	SH		OTR		4,370	0	0
ELEVANCE HEALTH INC	COM	036752103	336	739	SH		SOLE		739	0	0
APPLE INC	COM	037833100	3,979	28,788	SH		SOLE		28,788	0	0
APPLE INC	COM	037833100	131	949	SH		OTR		949	0	0
APPLIED MATLS INC	COM	038222105	200	2,447	SH		SOLE		2,447	0	0

AUTODESK INC	COM	052769106	1,121	6,000	SH		SOLE	6,000	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	755	3,340	SH		SOLE	3,340	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	23	100	SH		OTR	100	0	0
BP PLC	SPONSORED ADR	055622104	228	8,000	SH		SOLE	8,000	0	0
BK OF AMERICA CORP	COM	060505104	211	7,000	SH		SOLE	7,000	0	0
BK OF AMERICA CORP	COM	060505104	147	4,859	SH		OTR	4,859	0	0
BAXTER INTL INC	COM	071813109	509	9,455	SH		SOLE	9,455	0	0
BECTON DICKINSON & CO	COM	075887109	117	527	SH		SOLE	527	0	0
BECTON DICKINSON & CO	COM	075887109	134	600	SH		OTR	600	0	0
BERKSHIRE HATHAWAY INC DEL	CL A	084670108	813	2	SH		SOLE	2	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	828	3,102	SH		SOLE	3,102	0	0
BLACK HILLS CORP	COM	092113109	542	8,000	SH		SOLE	8,000	0	0
BOEING CO	COM	097023105	122	1,007	SH		SOLE	1,007	0	0
BOEING CO	COM	097023105	177	1,460	SH		OTR	1,460	0	0
BRISTOL-MYERS SQUIBB CO	COM	110122108	688	9,680	SH		SOLE	9,680	0	0
CSX CORP	COM	126408103	3,024	113,524	SH		SOLE	113,524	0	0
CAPITAL ONE FINL CORP	COM	14040H105	172	1,865	SH		SOLE	1,865	0	0
CAPITAL ONE FINL CORP	COM	14040H105	235	2,547	SH		OTR	2,547	0	0
CATERPILLAR INC	COM	149123101	537	3,271	SH		SOLE	3,271	0	0
CATERPILLAR INC	COM	149123101	164	1,000	SH		OTR	1,000	0	0
CHEVRON CORP NEW	COM	166764100	1,354	9,422	SH		SOLE	9,422	0	0
CHEVRON CORP NEW	COM	166764100	481	3,350	SH		OTR	3,350	0	0
CISCO SYS INC	COM	17275R102	1,316	32,893	SH		SOLE	32,893	0	0
CISCO SYS INC	COM	17275R102	79	1,975	SH		OTR	1,975	0	0
COCA COLA CO	COM	191216100	2,949	52,642	SH		SOLE	52,642	0	0
COCA COLA CO	COM	191216100	207	3,700	SH		OTR	3,700	0	0
COLGATE PALMOLIVE CO	COM	194162103	712	10,136	SH		SOLE	10,136	0	0
COLGATE PALMOLIVE CO	COM	194162103	263	3,750	SH		OTR	3,750	0	0
COMCAST CORP NEW	CL A	20030N101	166	5,650	SH		SOLE	5,650	0	0
COMCAST CORP NEW	CL A	20030N101	43	1,467	SH		OTR	1,467	0	0
CONOCOPHILLIPS	COM	20825C104	469	4,584	SH		SOLE	4,584	0	0
CORTEVA INC	COM	22052L104	151	2,638	SH		SOLE	2,638	0	0
CORTEVA INC	COM	22052L104	67	1,177	SH		OTR	1,177	0	0
COSTCO WHSL CORP NEW	COM	22160K105	213	450	SH		SOLE	450	0	0
CROWN CASTLE INTL CORP NEW	COM	22822V101	237	1,638	SH		SOLE	1,638	0	0

DARDEN RESTAURANTS INC	COM	237194105	364	2,881	SH	SOLE	2,881	0	0
DIREXION SHS ETF TR	AUSPCE CMD STG	25460E307	1,884	63,200	SH	SOLE	63,200	0	0
DISNEY WALT CO	COM	254687106	1,855	19,660	SH	SOLE	19,660	0	0
DISNEY WALT CO	COM	254687106	113	1,200	SH	OTR	1,200	0	0
DOMINION ENERGY INC	COM	25746U109	454	6,573	SH	SOLE	6,573	0	0
DOMINION ENERGY INC	COM	25746U109	67	973	SH	OTR	973	0	0
DOW INC	COM	260557103	211	4,803	SH	SOLE	4,803	0	0
DOW INC	COM	260557103	56	1,264	SH	OTR	1,264	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	590	6,345	SH	SOLE	6,345	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	48	513	SH	OTR	513	0	0
DUPONT DE NEMOURS INC	COM	26614N102	472	9,356	SH	SOLE	9,356	0	0
DUPONT DE NEMOURS INC	COM	26614N102	56	1,118	SH	OTR	1,118	0	0
ETF MANAGERS TR	PRIME MOBILE PAY	26924G409	288	7,636	SH	SOLE	7,636	0	0
EDWARDS LIFESCIENCES CORP	COM	28176E108	1,631	19,743	SH	SOLE	19,743	0	0
EMERSON ELEC CO	COM	291011104	1,211	16,543	SH	SOLE	16,543	0	0
EMERSON ELEC CO	COM	291011104	227	3,100	SH	OTR	3,100	0	0
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	837	20,256	SH	SOLE	20,256	0	0
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	95	2,300	SH	OTR	2,300	0	0
EXXON MOBIL CORP	COM	30231G102	3,509	40,187	SH	SOLE	40,187	0	0
EXXON MOBIL CORP	COM	30231G102	679	7,778	SH	OTR	7,778	0	0
META PLATFORMS CDR CIBC	CL A	30303M102	401	2,959	SH	SOLE	2,959	0	0
FIRST CMNTY BANKSHARES INC V	COM	31983A103	1,110	34,651	SH	SOLE	34,651	0	0
FIRST CMNTY BANKSHARES INC V	COM	31983A103	142	4,442	SH	OTR	4,442	0	0
FIRST TR EXCHANGE-TRADED FD	DJ INTERNT IDX	33733E302	769	6,095	SH	SOLE	6,095	0	0
FIRST TR EXCHANGE TRADED FD	NASDAQ CYB ETF	33734X846	1,145	29,739	SH	SOLE	29,739	0	0
FIRST TR NAS100 EQ WEIGHTED	SHS	337344105	1,137	13,585	SH	SOLE	13,585	0	0
FIRST TR EXCH TRADED FD III	PFD SECS INC ETF	33739E108	417	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	1,419	15,165	SH	SOLE	15,165	0	0
FRANKLIN RESOURCES INC	COM	354613101	375	17,440	SH	SOLE	17,440	0	0
GAMING & LEISURE PPTYS INC	COM	36467J108	417	9,416	SH	SOLE	9,416	0	0
GENERAL DYNAMICS CORP	COM	369550108	1,131	5,332	SH	SOLE	5,332	0	0
GENERAL MLS INC	COM	370334104	557	7,272	SH	SOLE	7,272	0	0
GLOBAL X FDS	US INFR DEV	37954Y673	775	33,615	SH	SOLE	33,615	0	0

	ETF									
GLOBAL X FDS	US INFR DEV ETF	37954Y673	148	6,400	SH	OTR	6,400	0	0
HERSHEY CO	COM	427866108	1,339	6,075	SH	SOLE	6,075	0	0
HOME DEPOT INC	COM	437076102	2,073	7,514	SH	SOLE	7,514	0	0
HOME DEPOT INC	COM	437076102	375	1,358	SH	OTR	1,358	0	0
HONEYWELL INTL INC	COM	438516106	1,017	6,093	SH	SOLE	6,093	0	0
HONEYWELL INTL INC	COM	438516106	46	275	SH	OTR	275	0	0
INTEL CORP	COM	458140100	945	36,668	SH	SOLE	36,668	0	0
INTEL CORP	COM	458140100	86	3,352	SH	OTR	3,352	0	0
INTERCONTINENTAL EXCHANGE IN	COM	45866F104	902	9,978	SH	SOLE	9,978	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	777	6,541	SH	SOLE	6,541	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	83	700	SH	OTR	700	0	0
INVESCO QQQ TR	UNIT SER 1	46090E103	3,057	11,440	SH	SOLE	11,440	0	0
INVESCO QQQ TR	UNIT SER 1	46090E103	27	100	SH	OTR	100	0	0
INVESCO EXCHANGE TRADED FD T	S&P SML600 VAL	46137V167	857	11,225	SH	SOLE	11,225	0	0
INVESCO EXCHANGE TRADED FD T	S&P SML600 VAL	46137V167	118	1,550	SH	OTR	1,550	0	0
INVESCO EXCHANGE TRADED FD T	S&P500 EQL WGT	46137V357	6,124	48,118	SH	SOLE	48,118	0	0
INVESCO EXCHANGE TRADED FD T	S&P500 EQL WGT	46137V357	165	1,300	SH	OTR	1,300	0	0
INVESCO EXCH TRADED FD TR II	S&P 500 HB ETF	46138E370	841	14,660	SH	SOLE	14,660	0	0
INVESCO EXCH TRADED FD TR II	S&P 500 HB ETF	46138E370	248	4,330	SH	OTR	4,330	0	0
INVESCO EXCH TRADED FD TR II	VAR RATE PFD	46138G870	1,076	49,115	SH	SOLE	49,115	0	0
INVESCO EXCH TRADED FD TR II	VAR RATE PFD	46138G870	182	8,325	SH	OTR	8,325	0	0
ISHARES SILVER TR	ISHARES	46428Q109	175	10,025	SH	SOLE	10,025	0	0
ISHARES SILVER TR	ISHARES	46428Q109	10	550	SH	OTR	550	0	0
ISHARES TR	S&P 100 ETF	464287101	544	3,345	SH	SOLE	3,345	0	0
ISHARES TR	S&P 100 ETF	464287101	16	100	SH	OTR	100	0	0
ISHARES TR	SELECT DIVID ETF	464287168	4,276	39,884	SH	SOLE	39,884	0	0
ISHARES TR	SELECT DIVID ETF	464287168	439	4,096	SH	OTR	4,096	0	0
ISHARES TR	CORE S&P500 ETF	464287200	3,122	8,706	SH	SOLE	8,706	0	0
ISHARES TR	CORE S&P500 ETF	464287200	29	80	SH	OTR	80	0	0
ISHARES TR	CORE US AGGBD ET	464287226	6,564	68,135	SH	SOLE	68,135	0	0
ISHARES TR	CORE US AGGBD ET	464287226	21	215	SH	OTR	215	0	0
ISHARES TR	MSCI EMG MKT ETF	464287234	3,480	99,782	SH	SOLE	99,782	0	0

ISHARES TR	MSCI EMG MKT ETF	464287234	354	10,155	SH	OTR	10,155	0	0
ISHARES TR	GLOBAL TECH ETF	464287291	259	6,134	SH	SOLE	6,134	0	0
ISHARES TR	GLOBAL TECH ETF	464287291	791	18,744	SH	OTR	18,744	0	0
ISHARES TR	S&P 500 GRWT ETF	464287309	1,200	20,746	SH	SOLE	20,746	0	0
ISHARES TR	7-10YR TRSY BD	464287440	329	3,424	SH	SOLE	3,424	0	0
ISHARES TR	1 3 YR TREAS BD	464287457	3,356	41,329	SH	SOLE	41,329	0	0
ISHARES TR	1 3 YR TREAS BD	464287457	95	1,175	SH	OTR	1,175	0	0
ISHARES TR	MSCI EAFE ETF	464287465	3,933	70,213	SH	SOLE	70,213	0	0
ISHARES TR	MSCI EAFE ETF	464287465	279	4,976	SH	OTR	4,976	0	0
ISHARES TR	RUS MD CP GR ETF	464287481	1,028	13,106	SH	SOLE	13,106	0	0
ISHARES TR	RUS MID CAP ETF	464287499	2,755	44,333	SH	SOLE	44,333	0	0
ISHARES TR	RUS MID CAP ETF	464287499	18	285	SH	OTR	285	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	4,493	20,493	SH	SOLE	20,493	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	257	1,170	SH	OTR	1,170	0	0
ISHARES TR	ISHARES BIOTECH	464287556	830	7,094	SH	SOLE	7,094	0	0
ISHARES TR	ISHARES BIOTECH	464287556	174	1,485	SH	OTR	1,485	0	0
ISHARES TR	RUS 1000 VAL ETF	464287598	1,799	13,228	SH	SOLE	13,228	0	0
ISHARES TR	RUS 1000 VAL ETF	464287598	241	1,775	SH	OTR	1,775	0	0
ISHARES TR	S&P MC 400GR ETF	464287606	242	3,840	SH	SOLE	3,840	0	0
ISHARES TR	RUS 1000 GRW ETF	464287614	2,230	10,597	SH	SOLE	10,597	0	0
ISHARES TR	RUS 1000 ETF	464287622	547	2,772	SH	SOLE	2,772	0	0
ISHARES TR	RUS 2000 GRW ETF	464287648	259	1,255	SH	SOLE	1,255	0	0
ISHARES TR	RUSSELL 2000 ETF	464287655	1,916	11,620	SH	SOLE	11,620	0	0
ISHARES TR	RUSSELL 2000 ETF	464287655	124	750	SH	OTR	750	0	0
ISHARES TR	U.S. REAL ES ETF	464287739	218	2,675	SH	SOLE	2,675	0	0
ISHARES TR	US INDUSTRIALS	464287754	17	200	SH	SOLE	200	0	0
ISHARES TR	US INDUSTRIALS	464287754	251	3,000	SH	OTR	3,000	0	0
ISHARES TR	U.S. FIN SVC ETF	464287770	628	4,445	SH	SOLE	4,445	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	5,641	64,696	SH	SOLE	64,696	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	363	4,165	SH	OTR	4,165	0	0
ISHARES TR	S&P SML 600 GWT	464287887	427	4,200	SH	SOLE	4,200	0	0
ISHARES TR	MSCI ACWI EX US	464288240	495	12,382	SH	SOLE	12,382	0	0
ISHARES TR	MSCI ACWI ETF	464288257	349	4,485	SH	SOLE	4,485	0	0

ISHARES TR	INTL SEL DIV ETF	464288448	919	40,793	SH	SOLE	40,793	0	0
ISHARES TR	INTL SEL DIV ETF	464288448	133	5,901	SH	OTR	5,901	0	0
ISHARES TR	IBOXX HI YD ETF	464288513	1,274	17,852	SH	SOLE	17,852	0	0
ISHARES TR	IBOXX HI YD ETF	464288513	118	1,650	SH	OTR	1,650	0	0
ISHARES TR	MBS ETF	464288588	462	5,045	SH	SOLE	5,045	0	0
ISHARES TR	MBS ETF	464288588	120	1,315	SH	OTR	1,315	0	0
ISHARES TR	ISHS 1-5YR INVS	464288646	2,942	59,691	SH	SOLE	59,691	0	0
ISHARES TR	ISHS 1-5YR INVS	464288646	111	2,260	SH	OTR	2,260	0	0
ISHARES TR	3 7 YR TREAS BD	464288661	3,845	33,648	SH	SOLE	33,648	0	0
ISHARES TR	3 7 YR TREAS BD	464288661	240	2,100	SH	OTR	2,100	0	0
ISHARES TR	PFD AND INCM SEC	464288687	3,110	98,192	SH	SOLE	98,192	0	0
ISHARES TR	PFD AND INCM SEC	464288687	197	6,210	SH	OTR	6,210	0	0
ISHARES TR	U.S. MED DVC ETF	464288810	226	4,795	SH	SOLE	4,795	0	0
ISHARES TR	U.S. MED DVC ETF	464288810	776	16,440	SH	OTR	16,440	0	0
ISHARES TR	US OIL EQ&SV ETF	464288844	464	32,205	SH	SOLE	32,205	0	0
ISHARES TR	MICRO-CAP ETF	464288869	284	2,750	SH	SOLE	2,750	0	0
ISHARES TR	US TREAS BD ETF	46429B267	543	23,852	SH	SOLE	23,852	0	0
ISHARES TR	FLTG RATE NT ETF	46429B655	985	19,602	SH	SOLE	19,602	0	0
ISHARES TR	CORE HIGH DV ETF	46429B663	2,642	28,939	SH	SOLE	28,939	0	0
ISHARES TR	CORE HIGH DV ETF	46429B663	150	1,638	SH	OTR	1,638	0	0
ISHARES U S ETF TR	BLACKROCK ST MAT	46431W507	959	19,463	SH	SOLE	19,463	0	0
ISHARES U S ETF TR	BLACKROCK ST MAT	46431W507	79	1,600	SH	OTR	1,600	0	0
ISHARES TR	MSCI USA MMENTM	46432F396	227	1,729	SH	SOLE	1,729	0	0
ISHARES INC	MSCI JPN ETF NEW	46434G822	232	4,750	SH	SOLE	4,750	0	0
ISHARES TR	FALN ANGLS USD	46435G474	203	8,500	SH	SOLE	8,500	0	0
ISHARES TR	CORE INTL AGGR	46435G672	242	5,000	SH	SOLE	5,000	0	0
JPMORGAN CHASE & CO	COM	46625H100	1,258	12,041	SH	SOLE	12,041	0	0
JPMORGAN CHASE & CO	COM	46625H100	235	2,246	SH	OTR	2,246	0	0
JOHNSON & JOHNSON	COM	478160104	5,282	32,333	SH	SOLE	32,333	0	0
JOHNSON & JOHNSON	COM	478160104	1,123	6,875	SH	OTR	6,875	0	0
KRAFT HEINZ CO	COM	500754106	268	8,035	SH	SOLE	8,035	0	0
KRAFT HEINZ CO	COM	500754106	29	858	SH	OTR	858	0	0
LILLY ELI & CO	COM	532457108	4,453	13,770	SH	SOLE	13,770	0	0

LILLY ELI & CO	COM	532457108	53	165	SH	OTR	165	0	0
LOWES COS INC	COM	548661107	606	3,225	SH	SOLE	3,225	0	0
LOWES COS INC	COM	548661107	134	715	SH	OTR	715	0	0
MANULIFE FINL CORP	COM	56501R106	254	16,194	SH	SOLE	16,194	0	0
MCDONALDS CORP	COM	580135101	631	2,736	SH	SOLE	2,736	0	0
MCDONALDS CORP	COM	580135101	20	85	SH	OTR	85	0	0
MERCK & CO INC	COM	58933Y105	434	5,037	SH	SOLE	5,037	0	0
MERCK & CO INC	COM	58933Y105	207	2,400	SH	OTR	2,400	0	0
MICROSOFT CORP	COM	594918104	6,427	27,596	SH	SOLE	27,596	0	0
MICROSOFT CORP	COM	594918104	1,683	7,225	SH	OTR	7,225	0	0
MONDELEZ INTL INC	CL A	609207105	240	4,377	SH	SOLE	4,377	0	0
MONDELEZ INTL INC	CL A	609207105	88	1,600	SH	OTR	1,600	0	0
NESTLE S A	SPONSORED ADR	641069406	258	2,373	SH	SOLE	2,373	0	0
NESTLE S A	SPONSORED ADR	641069406	24	220	SH	OTR	220	0	0
NEXTERA ENERGY INC	COM	65339F101	868	11,064	SH	SOLE	11,064	0	0
NORFOLK SOUTHN CORP	COM	655844108	1,886	8,994	SH	SOLE	8,994	0	0
NORFOLK SOUTHN CORP	COM	655844108	124	590	SH	OTR	590	0	0
NOVARTIS AG	SPONSORED ADR	66987V109	281	3,694	SH	SOLE	3,694	0	0
OREILLY AUTOMOTIVE	COM	67103H107	204	290	SH	SOLE	290	0	0
ORACLE CORP	COM	68389X105	234	3,825	SH	SOLE	3,825	0	0
PEPSICO INC	COM	713448108	1,979	12,119	SH	SOLE	12,119	0	0
PEPSICO INC	COM	713448108	220	1,350	SH	OTR	1,350	0	0
PFIZER INC	COM	717081103	1,205	27,538	SH	SOLE	27,538	0	0
PFIZER INC	COM	717081103	444	10,150	SH	OTR	10,150	0	0
PHILIP MORRIS INTL INC	COM	718172109	286	3,445	SH	SOLE	3,445	0	0
PHILIP MORRIS INTL INC	COM	718172109	420	5,065	SH	OTR	5,065	0	0
PROCTER AND GAMBLE CO	COM	742718109	4,927	39,029	SH	SOLE	39,029	0	0
PROCTER AND GAMBLE CO	COM	742718109	848	6,715	SH	OTR	6,715	0	0
PROSHARES TR	PSHS ULTRA QQQ	74347R206	466	12,700	SH	OTR	12,700	0	0
QUALCOMM INC	COM	747525103	589	5,215	SH	SOLE	5,215	0	0
QUALCOMM INC	COM	747525103	102	904	SH	OTR	904	0	0
RGC RES INC	COM	74955L103	856	40,658	SH	SOLE	40,658	0	0
RGC RES INC	COM	74955L103	139	6,611	SH	OTR	6,611	0	0
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	2,217	27,086	SH	SOLE	27,086	0	0
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	228	2,780	SH	OTR	2,780	0	0
REALTY INCOME CORP	COM	756109104	70	1,200	SH	SOLE	1,200	0	0

REALTY INCOME CORP	COM	756109104	146	2,500	SH	OTR	2,500	0	0
RENAISSANCE CAP GREENWICH	FD IPO ETF	759937204	433	15,255	SH	SOLE	15,255	0	0
SHELL PLC	SPON ADS	780259305	351	7,060	SH	SOLE	7,060	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	7,266	20,344	SH	SOLE	20,344	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	183	513	SH	OTR	513	0	0
SPDR SER TR	BBG CON SEC ETF	78464A359	220	3,480	SH	SOLE	3,480	0	0
SPDR SER TR	DJ REIT ETF	78464A607	858	10,177	SH	SOLE	10,177	0	0
SPDR SER TR	DJ REIT ETF	78464A607	253	3,000	SH	OTR	3,000	0	0
SSGA ACTIVE ETF TR	BLACKSTONE SENR	78467V608	1,198	29,319	SH	SOLE	29,319	0	0
SSGA ACTIVE ETF TR	BLACKSTONE SENR	78467V608	128	3,120	SH	OTR	3,120	0	0
SPDR SER TR	BLOOMBERG SHT TE	78468R408	888	37,362	SH	SOLE	37,362	0	0
SPDR SER TR	BLOOMBERG SHT TE	78468R408	125	5,250	SH	OTR	5,250	0	0
SCHLUMBERGER LTD	COM STK	806857108	418	11,657	SH	SOLE	11,657	0	0
SCHLUMBERGER LTD	COM STK	806857108	47	1,300	SH	OTR	1,300	0	0
SELECT SECTOR SPDR TR	SBI MATERIALS	81369Y100	309	4,545	SH	SOLE	4,545	0	0
SELECT SECTOR SPDR TR	SBI HEALTHCARE	81369Y209	528	4,360	SH	OTR	4,360	0	0
SELECT SECTOR SPDR TR	SBI CONS SPLS	81369Y308	384	5,760	SH	SOLE	5,760	0	0
SELECT SECTOR SPDR TR	ENERGY	81369Y506	1,006	13,975	SH	SOLE	13,975	0	0
SELECT SECTOR SPDR TR	ENERGY	81369Y506	194	2,700	SH	OTR	2,700	0	0
SELECT SECTOR SPDR TR	FINANCIAL	81369Y605	860	28,340	SH	SOLE	28,340	0	0
SELECT SECTOR SPDR TR	FINANCIAL	81369Y605	121	4,000	SH	OTR	4,000	0	0
SELECT SECTOR SPDR TR	SBI INT-INDS	81369Y704	644	7,773	SH	SOLE	7,773	0	0
SELECT SECTOR SPDR TR	SBI INT-INDS	81369Y704	133	1,610	SH	OTR	1,610	0	0
SELECT SECTOR SPDR TR	TECHNOLOGY	81369Y803	184	1,551	SH	SOLE	1,551	0	0
SELECT SECTOR SPDR TR	TECHNOLOGY	81369Y803	95	800	SH	OTR	800	0	0
SOUTHERN CO	COM	842587107	687	10,109	SH	SOLE	10,109	0	0
SOUTHERN CO	COM	842587107	22	325	SH	OTR	325	0	0
STARBUCKS CORP	COM	855244109	382	4,538	SH	SOLE	4,538	0	0
STRYKER CORPORATION	COM	863667101	203	1,000	SH	OTR	1,000	0	0
SUMMIT FINL GROUP INC	COM	86606G101	4,866	180,636	SH	SOLE	180,636	0	0
SUMMIT FINL GROUP INC	COM	86606G101	2,109	78,280	SH	OTR	78,280	0	0
SYSCO CORP	COM	871829107	282	3,987	SH	SOLE	3,987	0	0
SYSCO CORP	COM	871829107	18	260	SH	OTR	260	0	0
TARGET CORP	COM	87612E106	386	2,600	SH	SOLE	2,600	0	0

TEXAS INSTRS INC	COM	882508104	211	1,365	SH	SOLE	1,365	0	0
TEXAS INSTRS INC	COM	882508104	88	569	SH	OTR	569	0	0
THERMO FISHER SCIENTIFIC INC	COM	883556102	208	410	SH	SOLE	410	0	0
3M CO	COM	88579Y101	244	2,206	SH	SOLE	2,206	0	0
3M CO	COM	88579Y101	133	1,200	SH	OTR	1,200	0	0
TRACTOR SUPPLY CO	COM	892356106	206	1,109	SH	SOLE	1,109	0	0
TRUIST FINL CORP	COM	89832Q109	584	13,414	SH	SOLE	13,414	0	0
TRUIST FINL CORP	COM	89832Q109	327	7,500	SH	OTR	7,500	0	0
UNION PAC CORP	COM	907818108	269	1,380	SH	SOLE	1,380	0	0
UNITED PARCEL SERVICE INC	CL B	911312106	200	1,236	SH	SOLE	1,236	0	0
UNITED PARCEL SERVICE INC	CL B	911312106	44	275	SH	OTR	275	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	329	651	SH	SOLE	651	0	0
VANECK ETF TRUST	PREFERRED SECURT	92189F429	179	10,420	SH	SOLE	10,420	0	0
VANECK ETF TRUST	SEMICONDUCTR ETF	92189F676	380	2,055	SH	SOLE	2,055	0	0
VANECK ETF TRUST	SEMICONDUCTR ETF	92189F676	114	615	SH	OTR	615	0	0
VANECK ETF TRUST	AGRIBUSINESS ETF	92189F700	422	5,235	SH	SOLE	5,235	0	0
VANECK ETF TRUST	HIGH YLD MUNIETF	92189H409	536	10,726	SH	SOLE	10,726	0	0
VANGUARD SPECIALIZED FUNDS	DIV APP ETF	921908844	443	3,275	SH	SOLE	3,275	0	0
VANGUARD TAX-MANAGED INTL	F VAN ETSF DEV MKT	921943858	1,642	45,150	SH	SOLE	45,150	0	0
VANGUARD TAX-MANAGED INTL	F VAN ETSF DEV MKT	921943858	202	5,557	SH	OTR	5,557	0	0
VANGUARD INTL EQUITY INDEX F	ALLWRLD EX US	922042775	1,997	45,016	SH	SOLE	45,016	0	0
VANGUARD INTL EQUITY INDEX F	ALLWRLD EX US	922042775	116	2,610	SH	OTR	2,610	0	0
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	2,470	67,696	SH	SOLE	67,696	0	0
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	200	5,479	SH	OTR	5,479	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	1,184	31,174	SH	SOLE	31,174	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	54	1,418	SH	OTR	1,418	0	0
VISA INC	COM CL A	92826C839	481	2,705	SH	SOLE	2,705	0	0
WALMART INC	COM	931142103	648	4,993	SH	SOLE	4,993	0	0
WASTE MGMT INC DEL	COM	94106L109	2,023	12,626	SH	SOLE	12,626	0	0
WASTE MGMT INC DEL	COM	94106L109	433	2,700	SH	OTR	2,700	0	0
WELLS FARGO CO NEW	COM	949746101	231	5,746	SH	SOLE	5,746	0	0
WELLS FARGO CO NEW	COM	949746101	478	11,889	SH	OTR	11,889	0	0
WELLTOWER INC	COM	95040Q104	473	7,353	SH	SOLE	7,353	0	0

WELLTOWER INC	COM	95040Q104	6	88	SH	OTR	88	0	0