

The Securities and Exchange Commission has not necessarily reviewed the information in this filing and has not determined if it is accurate and complete.

The reader should not assume that the information is accurate and complete.

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: 06-30-2021

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: Cynthia Higgins-Atwell
Title: Vice President, Trust Operations
Phone: 304-324-3306

Signature, Place, and Date of Signing:

/s/ Cynthia Higgins-Atwell Moorefield, WV 07-06-2021
[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: 303
Form 13F Information Table Value Total: 267,345
(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

The Securities and Exchange Commission has not necessarily reviewed the information in this filing and has not determined if it is accurate and complete.

The reader should not assume that the information is accurate and complete.

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549
FORM 13F

FORM 13F INFORMATION TABLE

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

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (x\$1000)	COLUMN 5 SHRS OR PRN AMT	COLUMN 5 SH/ PUT/ CALL	COLUMN 6 INVESTMENT DISCRETION	COLUMN 7 OTHER MANAGER	COLUMN 8 VOTING AUTHORITY		
								SOLE	SHARED	NONE
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	261	887	SH	SOLE		887	0	0
MEDTRONIC PLC	SHS	G5960L103	349	2,815	SH	SOLE		2,815	0	0
MEDTRONIC PLC	SHS	G5960L103	19	155	SH	OTR		155	0	0
TRANE TECHNOLOGIES PLC	SHS	G8994E103	681	3,700	SH	SOLE		3,700	0	0
CHUBB LIMITED	COM	H1467J104	291	1,833	SH	SOLE		1,833	0	0
CHUBB LIMITED	COM	H1467J104	9	57	SH	OTR		57	0	0
ALPS ETF TR	MED BREAKTHGH	00162Q593	560	11,450	SH	SOLE		11,450	0	0
AT&T INC	COM	00206R102	1,326	46,079	SH	SOLE		46,079	0	0
AT&T INC	COM	00206R102	218	7,567	SH	OTR		7,154	0	413
ABBOTT LABS	COM	002824100	693	5,978	SH	SOLE		5,978	0	0
ABBOTT LABS	COM	002824100	128	1,100	SH	OTR		1,100	0	0
ABBVIE INC	COM	00287Y109	1,101	9,775	SH	SOLE		9,775	0	0
ABBVIE INC	COM	00287Y109	149	1,325	SH	OTR		1,325	0	0
ADOBE SYSTEMS INCORPORATED	COM	00724F101	454	776	SH	SOLE		776	0	0
AIR PRODS & CHEMS INC	COM	009158106	1,280	4,450	SH	SOLE		4,450	0	0
ALPHABET INC	CAP STK CL C	02079K107	258	103	SH	SOLE		103	0	0
ALPHABET INC	CAP STK CL A	02079K305	554	227	SH	SOLE		227	0	0
ALTRIA GROUP INC	COM	02209S103	260	5,450	SH	SOLE		5,450	0	0
ALTRIA GROUP INC	COM	02209S103	263	5,515	SH	OTR		5,465	0	50
AMAZON COM INC	COM	023135106	1,180	343	SH	SOLE		343	0	0
AMERICAN ELEC PWR CO INC	COM	025537101	964	11,400	SH	SOLE		11,400	0	0
AMERICAN ELEC PWR CO INC	COM	025537101	111	1,312	SH	OTR		1,312	0	0
AMERICAN EXPRESS CO	COM	025816109	189	1,145	SH	SOLE		1,145	0	0
AMERICAN EXPRESS CO	COM	025816109	248	1,500	SH	OTR		1,500	0	0
AMGEN INC	COM	031162100	201	823	SH	SOLE		823	0	0
AMGEN INC	COM	031162100	122	500	SH	OTR		500	0	0
AMPLIFY ETF TR	ONLIN RETL ETF	032108102	222	1,710	SH	SOLE		1,710	0	0
AMPLIFY ETF TR	ONLIN RETL ETF	032108102	143	1,100	SH	OTR		1,100	0	0
AMPLIFY ETF TR	BLOCKCHAIN LDR	032108607	288	6,050	SH	SOLE		6,050	0	0
AMPLIFY ETF TR	BLOCKCHAIN LDR	032108607	208	4,370	SH	OTR		4,370	0	0
ANTHEM INC	COM	036752103	265	693	SH	SOLE		693	0	0

APPLE INC	COM	037833100	3,482	25,426	SH	SOLE	25,426	0	0
AUTODESK INC	COM	052769106	1,751	6,000	SH	SOLE	6,000	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	698	3,515	SH	SOLE	3,515	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	20	100	SH	OTR	100	0	0
BP PLC	SPONSORED ADR	055622104	211	8,000	SH	SOLE	8,000	0	0
BK OF AMERICA CORP	COM	060505104	241	5,835	SH	SOLE	5,835	0	0
BK OF AMERICA CORP	COM	060505104	204	4,959	SH	OTR	4,859	0	100
BAXTER INTL INC	COM	071813109	761	9,455	SH	SOLE	9,455	0	0
BECTON DICKINSON & CO	COM	075887109	193	792	SH	SOLE	792	0	0
BECTON DICKINSON & CO	COM	075887109	146	600	SH	OTR	600	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	845	3,040	SH	SOLE	3,040	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	34	124	SH	OTR	0	0	124
BLACK HILLS CORP	COM	092113109	525	8,000	SH	SOLE	8,000	0	0
BOEING CO	COM	097023105	124	518	SH	SOLE	518	0	0
BOEING CO	COM	097023105	362	1,510	SH	OTR	1,460	0	50
BRISTOL-MYERS SQUIBB CO	COM	110122108	643	9,620	SH	SOLE	9,620	0	0
CSX CORP	COM	126408103	3,234	100,800	SH	SOLE	100,800	0	0
CSX CORP	COM	126408103	295	9,207	SH	OTR	0	0	9,207
CAPITAL ONE FINL CORP	COM	14040H105	288	1,865	SH	SOLE	1,865	0	0
CAPITAL ONE FINL CORP	COM	14040H105	394	2,547	SH	OTR	2,547	0	0
CATERPILLAR INC	COM	149123101	839	3,857	SH	SOLE	3,857	0	0
CATERPILLAR INC	COM	149123101	218	1,000	SH	OTR	1,000	0	0
CHEVRON CORP NEW	COM	166764100	899	8,586	SH	SOLE	8,586	0	0
CHEVRON CORP NEW	COM	166764100	351	3,350	SH	OTR	3,350	0	0
CISCO SYS INC	COM	17275R102	1,705	32,176	SH	SOLE	32,176	0	0
CISCO SYS INC	COM	17275R102	45	850	SH	OTR	850	0	0
COCA COLA CO	COM	191216100	2,732	50,485	SH	SOLE	50,485	0	0
COCA COLA CO	COM	191216100	130	2,400	SH	OTR	2,400	0	0
COLGATE PALMOLIVE CO	COM	194162103	851	10,466	SH	SOLE	10,466	0	0
COLGATE PALMOLIVE CO	COM	194162103	305	3,750	SH	OTR	3,750	0	0
COMCAST CORP NEW	CL A	20030N101	293	5,143	SH	SOLE	5,143	0	0
COMCAST CORP NEW	CL A	20030N101	141	2,481	SH	OTR	1,467	0	1,014
CONOCOPHILLIPS	COM	20825C104	280	4,591	SH	SOLE	4,591	0	0
CROWN CASTLE INTL CORP NEW	COM	22822V101	289	1,482	SH	SOLE	1,482	0	0
DARDEN RESTAURANTS INC	COM	237194105	439	3,009	SH	SOLE	3,009	0	0
DISNEY WALT CO	COM	254687106	3,239	18,425	SH	SOLE	18,425	0	0
DISNEY WALT CO	COM	254687106	211	1,200	SH	OTR	1,200	0	0
DOMINION ENERGY INC	COM	25746U109	524	7,124	SH	SOLE	7,124	0	0
DOMINION ENERGY INC	COM	25746U109	67	911	SH	OTR	911	0	0
DOW INC	COM	260557103	304	4,803	SH	SOLE	4,803	0	0

DOW INC	COM	260557103	61	964	SH	OTR	964	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	586	5,931	SH	SOLE	5,931	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	51	513	SH	OTR	513	0	0
DUPONT DE NEMOURS INC	COM	26614N102	724	9,356	SH	SOLE	9,356	0	0
DUPONT DE NEMOURS INC	COM	26614N102	75	964	SH	OTR	964	0	0
ETF MANAGERS TR	PRIME MOBILE PAY	26924G409	869	12,340	SH	SOLE	12,340	0	0
ETF MANAGERS TR	PRIME MOBILE PAY	26924G409	141	2,000	SH	OTR	2,000	0	0
EDWARDS LIFESCIENCES CORP	COM	28176E108	2,038	19,680	SH	SOLE	19,680	0	0
EMERSON ELEC CO	COM	291011104	1,706	17,725	SH	SOLE	17,725	0	0
EMERSON ELEC CO	COM	291011104	298	3,100	SH	OTR	3,100	0	0
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	1,382	21,196	SH	SOLE	21,196	0	0
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	150	2,300	SH	OTR	2,300	0	0
EXXON MOBIL CORP	COM	30231G102	2,525	40,027	SH	SOLE	40,027	0	0
EXXON MOBIL CORP	COM	30231G102	496	7,866	SH	OTR	7,778	0	88
FIRST CMNTY BANKSHARES INC V	COM	31983A103	1,161	38,901	SH	SOLE	38,901	0	0
FIRST CMNTY BANKSHARES INC V	COM	31983A103	95	3,195	SH	OTR	3,195	0	0
FIRST TR EXCHANGE-TRADED FD	DJ INTERNT IDX	33733E302	1,417	5,785	SH	SOLE	5,785	0	0
FIRST TR EXCHANGE TRADED FD	NASDAQ CYB ETF	33734X846	1,443	30,858	SH	SOLE	30,858	0	0
FIRST TR NAS100 EQ WEIGHTED	SHS	337344105	1,556	13,870	SH	SOLE	13,870	0	0
FIRST TR EXCH TRADED FD III	PFD SECS INC ETF	33739E108	515	25,006	SH	SOLE	25,006	0	0
FIRST TR EXCH TRADED FD III	PFD SECS INC ETF	33739E108	4	213	SH	OTR	213	0	0
FISERV INC	COM	337738108	1,815	16,978	SH	SOLE	16,978	0	0
FRANKLIN RESOURCES INC	COM	354613101	417	13,050	SH	SOLE	13,050	0	0
GENERAL DYNAMICS CORP	COM	369550108	968	5,142	SH	SOLE	5,142	0	0
GENERAL ELECTRIC CO	COM	369604103	248	18,388	SH	SOLE	18,388	0	0
GENERAL ELECTRIC CO	COM	369604103	52	3,858	SH	OTR	1,458	0	2,400
GENERAL MLS INC	COM	370334104	452	7,422	SH	SOLE	7,422	0	0
GLOBAL X FDS	US INFR DEV ETF	37954Y673	517	20,090	SH	SOLE	20,090	0	0
GLOBAL X FDS	US INFR DEV ETF	37954Y673	165	6,400	SH	OTR	6,400	0	0
HERSHEY CO	COM	427866108	1,189	6,825	SH	SOLE	6,825	0	0
HOME DEPOT INC	COM	437076102	2,455	7,698	SH	SOLE	7,698	0	0
HOME DEPOT INC	COM	437076102	465	1,458	SH	OTR	1,358	0	100
HONEYWELL INTL INC	COM	438516106	1,320	6,019	SH	SOLE	6,019	0	0
HONEYWELL INTL INC	COM	438516106	60	275	SH	OTR	275	0	0
INTEL CORP	COM	458140100	2,172	38,685	SH	SOLE	38,685	0	0
INTEL CORP	COM	458140100	112	2,000	SH	OTR	2,000	0	0
INTERCONTINENTAL EXCHANGE IN	COM	45866F104	1,016	8,560	SH	SOLE	8,560	0	0

INTERNATIONAL BUSINESS MACHS	COM	459200101	730	4,983	SH	SOLE	4,983	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	654	4,460	SH	OTR	700	0	3,760
INVESCO QQQ TR	UNIT SER 1	46090E103	4,097	11,560	SH	SOLE	11,560	0	0
INTUIT	COM	461202103	224	457	SH	SOLE	457	0	0
INVESCO EXCHANGE TRADED FD T	WILDERHIL CLAN	46137V134	258	2,765	SH	SOLE	2,765	0	0
INVESCO EXCHANGE TRADED FD T	S&P SML600 VAL	46137V167	250	2,635	SH	SOLE	2,635	0	0
INVESCO EXCHANGE TRADED FD T	S&P500 EQL WGT	46137V357	6,312	41,876	SH	SOLE	41,876	0	0
INVESCO EXCHANGE TRADED FD T	S&P500 EQL WGT	46137V357	151	1,000	SH	OTR	1,000	0	0
INVESCO EXCHANGE TRADED FD T	GBL LISTED PVT	46137V589	206	13,435	SH	SOLE	13,435	0	0
INVESCO EXCH TRADED FD TR II	S&P 500 HB ETF	46138E370	786	10,405	SH	SOLE	10,405	0	0
INVESCO EXCH TRADED FD TR II	S&P 500 HB ETF	46138E370	327	4,330	SH	OTR	4,330	0	0
INVESCO EXCH TRADED FD TR II	VAR RATE PFD	46138G870	1,176	44,727	SH	SOLE	44,727	0	0
INVESCO EXCH TRADED FD TR II	VAR RATE PFD	46138G870	219	8,325	SH	OTR	8,325	0	0
ISHARES SILVER TR	ISHARES	46428Q109	313	12,925	SH	SOLE	12,925	0	0
ISHARES SILVER TR	ISHARES	46428Q109	13	550	SH	OTR	550	0	0
ISHARES INC	EM MKTS DIV ETF	464286319	274	7,058	SH	SOLE	7,058	0	0
ISHARES TR	S&P 100 ETF	464287101	681	3,470	SH	SOLE	3,470	0	0
ISHARES TR	CORE S&P TTL STK	464287150	253	2,560	SH	SOLE	2,560	0	0
ISHARES TR	SELECT DIVID ETF	464287168	4,021	34,479	SH	SOLE	34,479	0	0
ISHARES TR	SELECT DIVID ETF	464287168	478	4,096	SH	OTR	4,096	0	0
ISHARES TR	CORE S&P500 ETF	464287200	4,310	10,026	SH	SOLE	10,026	0	0
ISHARES TR	CORE US AGGBD ET	464287226	9,167	79,481	SH	SOLE	79,481	0	0
ISHARES TR	CORE US AGGBD ET	464287226	25	215	SH	OTR	215	0	0
ISHARES TR	MSCI EMG MKT ETF	464287234	5,204	94,368	SH	SOLE	94,368	0	0
ISHARES TR	MSCI EMG MKT ETF	464287234	573	10,395	SH	OTR	10,395	0	0
ISHARES TR	IBOXX INV CP ETF	464287242	237	1,765	SH	SOLE	1,765	0	0
ISHARES TR	GLOBAL TECH ETF	464287291	427	1,264	SH	SOLE	1,264	0	0
ISHARES TR	GLOBAL TECH ETF	464287291	1,054	3,124	SH	OTR	3,124	0	0
ISHARES TR	S&P 500 GRWT ETF	464287309	1,553	21,351	SH	SOLE	21,351	0	0
ISHARES TR	GLOB HLTHCRE ETF	464287325	249	2,994	SH	SOLE	2,994	0	0
ISHARES TR	BARCLAYS 7 10 YR	464287440	417	3,614	SH	SOLE	3,614	0	0
ISHARES TR	1 3 YR TREAS BD	464287457	4,825	56,006	SH	SOLE	56,006	0	0
ISHARES TR	1 3 YR TREAS BD	464287457	569	6,600	SH	OTR	6,600	0	0

ISHARES TR	MSCI EAFE ETF	464287465	5,312	67,346	SH	SOLE	67,346	0	0
ISHARES TR	MSCI EAFE ETF	464287465	381	4,826	SH	OTR	4,826	0	0
ISHARES TR	RUS MD CP GR ETF	464287481	1,608	14,208	SH	SOLE	14,208	0	0
ISHARES TR	RUS MID CAP ETF	464287499	2,343	29,573	SH	SOLE	29,573	0	0
ISHARES TR	RUS MID CAP ETF	464287499	24	300	SH	OTR	300	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	5,429	20,203	SH	SOLE	20,203	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	658	2,450	SH	OTR	2,450	0	0
ISHARES TR	ISHARES BIOTECH	464287556	1,146	7,000	SH	SOLE	7,000	0	0
ISHARES TR	ISHARES BIOTECH	464287556	243	1,485	SH	OTR	1,485	0	0
ISHARES TR	GLOBAL 100 ETF	464287572	235	3,305	SH	SOLE	3,305	0	0
ISHARES TR	RUS 1000 VAL ETF	464287598	634	4,000	SH	SOLE	4,000	0	0
ISHARES TR	RUS 1000 VAL ETF	464287598	147	925	SH	OTR	925	0	0
ISHARES TR	S&P MC 400GR ETF	464287606	372	4,597	SH	SOLE	4,597	0	0
ISHARES TR	RUS 1000 GRW ETF	464287614	1,458	5,370	SH	SOLE	5,370	0	0
ISHARES TR	RUS 1000 ETF	464287622	671	2,772	SH	SOLE	2,772	0	0
ISHARES TR	RUS 2000 GRW ETF	464287648	405	1,300	SH	SOLE	1,300	0	0
ISHARES TR	RUSSELL 2000 ETF	464287655	1,500	6,538	SH	SOLE	6,538	0	0
ISHARES TR	RUSSELL 2000 ETF	464287655	287	1,250	SH	OTR	1,250	0	0
ISHARES TR	RUSSELL 3000 ETF	464287689	224	875	SH	SOLE	875	0	0
ISHARES TR	U.S. REAL ES ETF	464287739	278	2,725	SH	SOLE	2,725	0	0
ISHARES TR	US INDUSTRIALS	464287754	22	200	SH	SOLE	200	0	0
ISHARES TR	US INDUSTRIALS	464287754	333	3,000	SH	OTR	3,000	0	0
ISHARES TR	U.S. FIN SVC ETF	464287770	823	4,445	SH	SOLE	4,445	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	7,604	67,306	SH	SOLE	67,306	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	565	5,000	SH	OTR	5,000	0	0
ISHARES TR	S&P SML 600 GWT	464287887	567	4,276	SH	SOLE	4,276	0	0
ISHARES TR	MSCI ACWI EX US	464288240	1,008	17,527	SH	SOLE	17,527	0	0
ISHARES TR	INTL SEL DIV ETF	464288448	962	29,704	SH	SOLE	29,704	0	0
ISHARES TR	IBOXX HI YD ETF	464288513	1,277	14,505	SH	SOLE	14,505	0	0
ISHARES TR	IBOXX HI YD ETF	464288513	145	1,650	SH	OTR	1,650	0	0
ISHARES TR	MBS ETF	464288588	724	6,685	SH	SOLE	6,685	0	0
ISHARES TR	MBS ETF	464288588	142	1,315	SH	OTR	1,315	0	0
ISHARES TR	ISHS 5-10YR INVT	464288638	304	5,024	SH	SOLE	5,024	0	0
ISHARES TR	ISHS 1-5YR INVS	464288646	2,743	50,043	SH	SOLE	50,043	0	0

ISHARES TR	ISHS 1-5YR INVS	464288646	110	2,000	SH	OTR	2,000	0	0
ISHARES TR	3 7 YR TREAS BD	464288661	5,430	41,597	SH	SOLE	41,597	0	0
ISHARES TR	3 7 YR TREAS BD	464288661	274	2,100	SH	OTR	2,100	0	0
ISHARES TR	PFD AND INCM SEC	464288687	3,551	90,274	SH	SOLE	90,274	0	0
ISHARES TR	PFD AND INCM SEC	464288687	244	6,210	SH	OTR	6,210	0	0
ISHARES TR	U.S. MED DVC ETF	464288810	307	850	SH	SOLE	850	0	0
ISHARES TR	U.S. MED DVC ETF	464288810	989	2,740	SH	OTR	2,740	0	0
ISHARES TR	US OIL EQ&SV ETF	464288844	170	11,070	SH	SOLE	11,070	0	0
ISHARES TR	MICRO-CAP ETF	464288869	420	2,750	SH	SOLE	2,750	0	0
ISHARES TR	US TREAS BD ETF	46429B267	684	25,707	SH	SOLE	25,707	0	0
ISHARES TR	FLTG RATE NT ETF	46429B655	426	8,380	SH	SOLE	8,380	0	0
ISHARES TR	CORE HIGH DV ETF	46429B663	2,338	24,223	SH	SOLE	24,223	0	0
ISHARES TR	CORE HIGH DV ETF	46429B663	13	138	SH	OTR	138	0	0
ISHARES U S ETF TR	BLACKROCK ST MAT	46431W507	1,409	28,093	SH	SOLE	28,093	0	0
ISHARES U S ETF TR	BLACKROCK ST MAT	46431W507	286	5,700	SH	OTR	5,700	0	0
ISHARES TR	MSCI USA MMENTM	46432F396	306	1,765	SH	SOLE	1,765	0	0
ISHARES INC	MSCI JPN ETF NEW	46434G822	343	5,075	SH	SOLE	5,075	0	0
ISHARES TR	CORE INTL AGGR	46435G672	276	5,000	SH	SOLE	5,000	0	0
JPMORGAN CHASE & CO	COM	46625H100	1,567	10,076	SH	SOLE	10,076	0	0
JPMORGAN CHASE & CO	COM	46625H100	349	2,246	SH	OTR	2,246	0	0
JOHNSON & JOHNSON	COM	478160104	5,448	33,073	SH	SOLE	33,073	0	0
JOHNSON & JOHNSON	COM	478160104	1,042	6,325	SH	OTR	6,325	0	0
KIMBERLY-CLARK CORP	COM	494368103	264	1,975	SH	SOLE	1,975	0	0
KRAFT HEINZ CO	COM	500754106	348	8,536	SH	SOLE	8,536	0	0
KRAFT HEINZ CO	COM	500754106	35	858	SH	OTR	858	0	0
LILLY ELI & CO	COM	532457108	3,365	14,660	SH	SOLE	14,660	0	0
LILLY ELI & CO	COM	532457108	38	165	SH	OTR	165	0	0
LOWES COS INC	COM	548661107	713	3,676	SH	SOLE	3,676	0	0
LOWES COS INC	COM	548661107	139	715	SH	OTR	715	0	0
MANULIFE FINL CORP	COM	56501R106	319	16,194	SH	SOLE	16,194	0	0
MASTERCARD INCORPORATED	CL A	57636Q104	241	659	SH	SOLE	659	0	0
MCDONALDS CORP	COM	580135101	669	2,897	SH	SOLE	2,897	0	0
MCDONALDS CORP	COM	580135101	20	85	SH	OTR	85	0	0
MERCK & CO INC	COM	58933Y105	369	4,747	SH	SOLE	4,747	0	0
MERCK & CO INC	COM	58933Y105	187	2,400	SH	OTR	2,400	0	0
MICROSOFT CORP	COM	594918104	7,287	26,898	SH	SOLE	26,898	0	0
MICROSOFT CORP	COM	594918104	2,099	7,750	SH	OTR	7,750	0	0
MONDELEZ INTL INC	CL A	609207105	307	4,910	SH	SOLE	4,910	0	0

MONDELEZ INTL INC	CL A	609207105	102	1,634	SH	OTR	1,600	0	34
NESTLE S A	SPONSORED ADR	641069406	296	2,373	SH	SOLE	2,373	0	0
NESTLE S A	SPONSORED ADR	641069406	27	220	SH	OTR	220	0	0
NEXTERA ENERGY INC	COM	65339F101	825	11,264	SH	SOLE	11,264	0	0
NORFOLK SOUTHN CORP	COM	655844108	2,354	8,868	SH	SOLE	8,868	0	0
NORFOLK SOUTHN CORP	COM	655844108	594	2,238	SH	OTR	615	0	1,623
NOVARTIS AG	SPONSORED ADR	66987V109	344	3,769	SH	SOLE	3,769	0	0
ORACLE CORP	COM	68389X105	298	3,825	SH	SOLE	3,825	0	0
PEPSICO INC	COM	713448108	1,766	11,921	SH	SOLE	11,921	0	0
PEPSICO INC	COM	713448108	200	1,350	SH	OTR	1,350	0	0
PFIZER INC	COM	717081103	1,060	27,068	SH	SOLE	27,068	0	0
PFIZER INC	COM	717081103	296	7,550	SH	OTR	7,550	0	0
PHILIP MORRIS INTL INC	COM	718172109	359	3,620	SH	SOLE	3,620	0	0
PHILIP MORRIS INTL INC	COM	718172109	507	5,115	SH	OTR	5,065	0	50
PRICE T ROWE GROUP INC	COM	74144T108	297	1,500	SH	SOLE	1,500	0	0
PROCTER AND GAMBLE CO	COM	742718109	5,753	42,639	SH	SOLE	42,639	0	0
PROCTER AND GAMBLE CO	COM	742718109	822	6,090	SH	OTR	6,090	0	0
PROSHARES TR	PSHS ULTRA QQQ	74347R206	912	12,700	SH	OTR	12,700	0	0
QUALCOMM INC	COM	747525103	685	4,793	SH	SOLE	4,793	0	0
QUALCOMM INC	COM	747525103	39	275	SH	OTR	275	0	0
RGC RES INC	COM	74955L103	1,025	40,658	SH	SOLE	40,658	0	0
RGC RES INC	COM	74955L103	167	6,611	SH	OTR	6,611	0	0
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	2,343	27,459	SH	SOLE	27,459	0	0
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	229	2,680	SH	OTR	2,680	0	0
REALTY INCOME CORP	COM	756109104	107	1,600	SH	SOLE	1,600	0	0
REALTY INCOME CORP	COM	756109104	100	1,500	SH	OTR	1,500	0	0
RENAISSANCE CAP GREENWICH FD	IPO ETF	759937204	1,146	17,315	SH	SOLE	17,315	0	0
ROYAL DUTCH SHELL PLC	SPONS ADR A	780259206	295	7,290	SH	SOLE	7,290	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	4,755	11,109	SH	SOLE	11,109	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	6	14	SH	OTR	14	0	0
SPDR SER TR	BLMBRG BRC CNVRT	78464A359	321	3,700	SH	SOLE	3,700	0	0
SPDR SER TR	HLTH CR EQUIP	78464A581	238	1,838	SH	SOLE	1,838	0	0
SPDR SER TR	HLTH CR EQUIP	78464A581	152	1,175	SH	OTR	1,175	0	0
SPDR SER TR	DJ REIT ETF	78464A607	413	3,937	SH	SOLE	3,937	0	0
SPDR SER TR	DJ REIT ETF	78464A607	315	3,000	SH	OTR	3,000	0	0
SSGA ACTIVE ETF TR	BLACKSTONE SENR	78467V608	676	14,614	SH	SOLE	14,614	0	0
SSGA ACTIVE ETF	BLACKSTONE	78467V608	144	3,120	SH	OTR	3,120	0	0

TR	SENR									
SPDR SER TR	BLOOMBERG SRT TR	78468R408	935	33,912	SH	SOLE	33,912	0	0	
SPDR SER TR	BLOOMBERG SRT TR	78468R408	145	5,250	SH	OTR	5,250	0	0	
SCHLUMBERGER LTD	COM STK	806857108	373	11,657	SH	SOLE	11,657	0	0	
SCHLUMBERGER LTD	COM STK	806857108	42	1,300	SH	OTR	1,300	0	0	
SELECT SECTOR SPDR TR	ENERGY	81369Y506	345	6,410	SH	SOLE	6,410	0	0	
SELECT SECTOR SPDR TR	ENERGY	81369Y506	145	2,700	SH	OTR	2,700	0	0	
SELECT SECTOR SPDR TR	FINANCIAL	81369Y605	375	10,230	SH	SOLE	10,230	0	0	
SELECT SECTOR SPDR TR	FINANCIAL	81369Y605	147	4,000	SH	OTR	4,000	0	0	
SELECT SECTOR SPDR TR	SBI INT-INDS	81369Y704	355	3,463	SH	SOLE	3,463	0	0	
SELECT SECTOR SPDR TR	SBI INT-INDS	81369Y704	165	1,610	SH	OTR	1,610	0	0	
SELECT SECTOR SPDR TR	TECHNOLOGY	81369Y803	363	2,455	SH	SOLE	2,455	0	0	
SOUTHERN CO	COM	842587107	671	11,093	SH	SOLE	11,093	0	0	
SOUTHERN CO	COM	842587107	20	325	SH	OTR	325	0	0	
STANLEY BLACK & DECKER INC	COM	854502101	395	1,926	SH	SOLE	1,926	0	0	
STANLEY BLACK & DECKER INC	COM	854502101	43	211	SH	OTR	211	0	0	
STARBUCKS CORP	COM	855244109	579	5,175	SH	SOLE	5,175	0	0	
STRYKER CORPORATION	COM	863667101	260	1,000	SH	OTR	1,000	0	0	
SUMMIT FINL GROUP INC	COM	86606G101	3,825	173,803	SH	SOLE	173,803	0	0	
SUMMIT FINL GROUP INC	COM	86606G101	563	25,578	SH	OTR	24,500	0	1,078	
SYSCO CORP	COM	871829107	310	3,987	SH	SOLE	3,987	0	0	
SYSCO CORP	COM	871829107	20	260	SH	OTR	260	0	0	
TARGET CORP	COM	87612E106	684	2,830	SH	SOLE	2,830	0	0	
TEXAS INSTRS INC	COM	882508104	392	2,037	SH	SOLE	2,037	0	0	
THERMO FISHER SCIENTIFIC INC	COM	883556102	265	525	SH	SOLE	525	0	0	
3M CO	COM	88579Y101	367	1,846	SH	SOLE	1,846	0	0	
3M CO	COM	88579Y101	238	1,200	SH	OTR	1,200	0	0	
TRACTOR SUPPLY CO	COM	892356106	227	1,218	SH	SOLE	1,218	0	0	
TRUIST FINL CORP	COM	89832Q109	252	4,549	SH	SOLE	4,549	0	0	
US BANCORP DEL	COM NEW	902973304	306	5,377	SH	SOLE	5,377	0	0	
UNION PAC CORP	COM	907818108	304	1,380	SH	SOLE	1,380	0	0	
UNITED PARCEL SERVICE INC	CL B	911312106	171	820	SH	SOLE	820	0	0	
UNITED PARCEL SERVICE INC	CL B	911312106	57	275	SH	OTR	275	0	0	
UNITEDHEALTH GROUP INC	COM	91324P102	261	651	SH	SOLE	651	0	0	
UNITEDHEALTH GROUP INC	COM	91324P102	80	200	SH	OTR	0	0	200	
VANECK VECTORS ETF TR	AGRIBUSINESS ETF	92189F700	222	2,440	SH	SOLE	2,440	0	0	
VANECK VECTORS ETF TR	HIGH YLD MUN ETF	92189H409	559	8,791	SH	SOLE	8,791	0	0	
VANGUARD SPECIALIZED FUNDS	DIV APP ETF	921908844	350	2,264	SH	SOLE	2,264	0	0	

VANGUARD TAX-MANAGED INTL FD	FTSE DEV MKT ETF	921943858	2,853	55,380	SH	SOLE	55,380	0	0
VANGUARD TAX-MANAGED INTL FD	FTSE DEV MKT ETF	921943858	286	5,557	SH	OTR	5,557	0	0
VANGUARD INTL EQUITY INDEX F	ALLWRLD EX US	922042775	2,978	46,981	SH	SOLE	46,981	0	0
VANGUARD INTL EQUITY INDEX F	ALLWRLD EX US	922042775	238	3,761	SH	OTR	3,761	0	0
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	3,992	73,509	SH	SOLE	73,509	0	0
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	298	5,479	SH	OTR	5,479	0	0
VANGUARD INTL EQUITY INDEX F	FTSE EUROPE ETF	922042874	202	3,000	SH	SOLE	3,000	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	1,694	30,230	SH	SOLE	30,230	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	95	1,704	SH	OTR	1,418	0	286
VISA INC	COM CL A	92826C839	663	2,837	SH	SOLE	2,837	0	0
WALMART INC	COM	931142103	589	4,175	SH	SOLE	4,175	0	0
WASTE MGMT INC DEL	COM	94106L109	1,849	13,198	SH	SOLE	13,198	0	0
WASTE MGMT INC DEL	COM	94106L109	378	2,700	SH	OTR	2,700	0	0
WELLS FARGO CO NEW	COM	949746101	267	5,896	SH	SOLE	5,896	0	0
WELLS FARGO CO NEW	COM	949746101	538	11,889	SH	OTR	11,889	0	0
WELLTOWER INC	COM	95040Q104	633	7,618	SH	SOLE	7,618	0	0