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: 06-30-2023

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	07-13-2023
[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:	257,144,120
	(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
3M CO	COM	88579Y101	245,821	2,456	SH		SOLE		2,456	0	0
3M CO	COM	88579Y101	120,108	1,200	SH		OTR		1,200	0	0
ABBOTT LABS	COM	002824100	534,852	4,906	SH		SOLE		4,906	0	0
ABBOTT LABS	COM	002824100	119,922	1,100	SH		OTR		1,100	0	0
ABBVIE INC	COM	00287Y109	1,308,497	9,712	SH		SOLE		9,712	0	0
ABBVIE INC	COM	00287Y109	178,517	1,325	SH		OTR		1,325	0	0
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	221,251	717	SH		OTR		717	0	0
ADOBE SYSTMS INCORPORATED	COM	00724F101	306,107	626	SH		SOLE		626	0	0
AIR PRODS & CHEMS INC	COM	009158106	1,317,932	4,400	SH		SOLE		4,400	0	0
ALPHABET INC	CAP STK CL C	02079K107	514,606	4,254	SH		SOLE		4,254	0	0
ALPHABET INC	CAP STK CL A	02079K305	1,032,532	8,626	SH		SOLE		8,626	0	0
ALTRIA GROUP INC	COM	02209S103	203,170	4,485	SH		SOLE		4,485	0	0
ALTRIA GROUP INC	COM	02209S103	247,564	5,465	SH		OTR		5,465	0	0
AMAZON COM INC	COM	023135106	1,471,112	11,285	SH		SOLE		11,285	0	0
AMERICAN ELEC PWR CO INC	COM	025537101	1,010,652	12,003	SH		SOLE		12,003	0	0
AMERICAN ELEC PWR CO INC	COM	025537101	110,470	1,312	SH		OTR		1,312	0	0
AMERICAN EXPRESS CO	COM	025816109	454,662	2,610	SH		SOLE		2,610	0	0
AMERICAN EXPRESS CO	COM	025816109	261,300	1,500	SH		OTR		1,500	0	0
AMGEN INC	COM	031162100	182,722	823	SH		SOLE		823	0	0
AMGEN INC	COM	031162100	111,010	500	SH		OTR		500	0	0
APPLE INC	COM	037833100	4,986,774	25,709	SH		SOLE		25,709	0	0
APPLIED MATLS INC	COM	038222105	353,689	2,447	SH		SOLE		2,447	0	0
AT&T INC	COM	00206R102	740,287	46,413	SH		SOLE		46,413	0	0
AT&T INC	COM	00206R102	5,821	365	SH		OTR		365	0	0
AUTODESK INC	COM	052769106	1,227,660	6,000	SH		SOLE		6,000	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	552,771	2,515	SH		SOLE		2,515	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	21,979	100	SH		OTR		100	0	0
BECTON DICKINSON & CO	COM	075887109	108,772	412	SH		SOLE		412	0	0
BECTON DICKINSON & CO	COM	075887109	158,406	600	SH		OTR		600	0	0

BERKSHIRE HATHAWAY INC DEL	CL A	084670108	1,035,620	2	SH	SOLE	2	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	1,057,782	3,102	SH	SOLE	3,102	0	0
BK OF AMERICA CORP	COM	060505104	281,420	9,809	SH	SOLE	9,809	0	0
BK OF AMERICA CORP	COM	060505104	57,380	2,000	SH	OTR	2,000	0	0
BLACK HILLS CORP	COM	092113109	482,080	8,000	SH	SOLE	8,000	0	0
BOEING CO	COM	097023105	212,638	1,007	SH	SOLE	1,007	0	0
BOEING CO	COM	097023105	308,293	1,460	SH	OTR	1,460	0	0
BRISTOL-MYERS SQUIBB CO	COM	110122108	670,196	10,480	SH	SOLE	10,480	0	0
CAPITAL ONE FINL CORP	COM	14040H105	203,975	1,865	SH	SOLE	1,865	0	0
CAPITAL ONE FINL CORP	COM	14040H105	278,565	2,547	SH	OTR	2,547	0	0
CATERPILLAR INC	COM	149123101	539,095	2,191	SH	SOLE	2,191	0	0
CATERPILLAR INC	COM	149123101	246,050	1,000	SH	OTR	1,000	0	0
CHEVRON CORP NEW	COM	166764100	1,746,112	11,097	SH	SOLE	11,097	0	0
CHEVRON CORP NEW	COM	166764100	314,700	2,000	SH	OTR	2,000	0	0
CHUBB LIMITED	COM	H1467J104	221,636	1,151	SH	SOLE	1,151	0	0
CHUBB LIMITED	COM	H1467J104	10,975	57	SH	OTR	57	0	0
CISCO SYS INC	COM	17275R102	1,619,151	31,294	SH	SOLE	31,294	0	0
CISCO SYS INC	COM	17275R102	43,979	850	SH	OTR	850	0	0
COCA COLA CO	COM	191216100	3,169,499	52,632	SH	SOLE	52,632	0	0
COLGATE PALMOLIVE CO	COM	194162103	864,465	11,221	SH	SOLE	11,221	0	0
COLGATE PALMOLIVE CO	COM	194162103	88,596	1,150	SH	OTR	1,150	0	0
COMCAST CORP NEW	CL A	20030N101	222,749	5,361	SH	SOLE	5,361	0	0
COMCAST CORP NEW	CL A	20030N101	60,953	1,467	SH	OTR	1,467	0	0
CONOCOPHILLIPS	COM	20825C104	461,893	4,458	SH	SOLE	4,458	0	0
CONOCOPHILLIPS	COM	20825C104	14,919	144	SH	OTR	144	0	0
CORTEVA INC	COM	22052L104	151,100	2,637	SH	SOLE	2,637	0	0
CORTEVA INC	COM	22052L104	67,442	1,177	SH	OTR	1,177	0	0
COSTCO WHSL CORP NEW	COM	22160K105	242,271	450	SH	SOLE	450	0	0
CSX CORP	COM	126408103	3,871,168	113,524	SH	SOLE	113,524	0	0
DARDEN RESTAURANTS INC	COM	237194105	481,357	2,881	SH	SOLE	2,881	0	0
DIREXION SHS ETF TR	AUSPCE CMD STG	25460E307	1,779,484	60,465	SH	SOLE	60,465	0	0
DISNEY WALT CO	COM	254687106	1,690,963	18,940	SH	SOLE	18,940	0	0
DISNEY WALT CO	COM	254687106	107,136	1,200	SH	OTR	1,200	0	0
DOMINION ENERGY INC	COM	25746U109	302,298	5,837	SH	SOLE	5,837	0	0
DOMINION ENERGY INC	COM	25746U109	47,180	911	SH	OTR	911	0	0
DOW INC	COM	260557103	255,754	4,802	SH	SOLE	4,802	0	0
DOW INC	COM	260557103	67,320	1,264	SH	OTR	1,264	0	0

DUKE ENERGY CORP NEW	COM NEW	26441C204	563,477	6,279	SH	SOLE	6,279	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	46,036	513	SH	OTR	513	0	0
DUPONT DE NEMOURS INC	COM	26614N102	668,321	9,355	SH	SOLE	9,355	0	0
DUPONT DE NEMOURS INC	COM	26614N102	79,869	1,118	SH	OTR	1,118	0	0
EDWARDS LIFESCIENCES CORP	COM	28176E108	1,862,357	19,743	SH	SOLE	19,743	0	0
ELEVANCE HEALTH INC	COM	036752103	305,671	688	SH	SOLE	688	0	0
EMERSON ELEC CO	COM	291011104	1,630,906	18,043	SH	SOLE	18,043	0	0
EMERSON ELEC CO	COM	291011104	135,585	1,500	SH	OTR	1,500	0	0
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	1,225,133	20,921	SH	SOLE	20,921	0	0
EXXON MOBIL CORP	COM	30231G102	4,630,518	43,175	SH	SOLE	43,175	0	0
EXXON MOBIL CORP	COM	30231G102	234,234	2,184	SH	OTR	2,184	0	0
FIRST CMNTY BANKSHARES INC V	COM	31983A103	1,004,457	33,786	SH	SOLE	33,786	0	0
FIRST CMNTY BANKSHARES INC V	COM	31983A103	94,987	3,195	SH	OTR	3,195	0	0
FIRST TR EXCH TRADED FD III	PFD SECS INC ETF	33739E108	398,850	24,975	SH	SOLE	24,975	0	0
FIRST TR EXCH TRADED FD III	PFD SECS INC ETF	33739E108	3,401	213	SH	OTR	213	0	0
FIRST TR EXCHANGE TRADED FD	NASDAQ CYB ETF	33734X846	1,361,437	29,981	SH	SOLE	29,981	0	0
FIRST TR EXCHANGE-TRADED FD	DJ INTERNT IDX	33733E302	909,484	5,580	SH	SOLE	5,580	0	0
FIRST TR NAS100 EQ WEIGHTED	SHS	337344105	1,420,166	13,285	SH	SOLE	13,285	0	0
FISERV INC	COM	337738108	1,679,687	13,315	SH	SOLE	13,315	0	0
FRANKLIN RESOURCES INC	COM	354613101	465,822	17,440	SH	SOLE	17,440	0	0
GAMING & LEISURE PPTYS INC	COM	36467J108	456,299	9,416	SH	SOLE	9,416	0	0
GENERAL DYNAMICS CORP	COM	369550108	1,142,876	5,312	SH	SOLE	5,312	0	0
GENERAL ELECTRIC CO	COM	369604301	237,166	2,159	SH	SOLE	2,159	0	0
GENERAL ELECTRIC CO	COM	369604301	6,810	62	SH	OTR	62	0	0
GENERAL MLS INC	COM	370334104	552,853	7,208	SH	SOLE	7,208	0	0
GLOBAL X FDS	US INFR DEV ETF	37954Y673	1,158,666	36,865	SH	SOLE	36,865	0	0
HARTFORD FINL SVCS GROUP IN	COM	416515104	212,098	2,945	SH	SOLE	2,945	0	0
HERSHEY CO	COM	427866108	1,360,865	5,450	SH	SOLE	5,450	0	0
HOME DEPOT INC	COM	437076102	2,275,748	7,326	SH	SOLE	7,326	0	0
HOME DEPOT INC	COM	437076102	421,849	1,358	SH	OTR	1,358	0	0
HONEYWELL INTL INC	COM	438516106	1,084,602	5,227	SH	SOLE	5,227	0	0
HONEYWELL INTL INC	COM	438516106	57,062	275	SH	OTR	275	0	0
INTEL CORP	COM	458140100	1,108,301	33,143	SH	SOLE	33,143	0	0

INTEL CORP	COM	458140100	66,880	2,000	SH	OTR	2,000	0	0
INTERCONTINENTAL EXCHANGE IN	COM	45866F104	1,128,312	9,978	SH	SOLE	9,978	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	622,350	4,651	SH	SOLE	4,651	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	147,191	1,100	SH	OTR	1,100	0	0
INVESCO EXCH TRADED FD TR II	S&P 500 HB ETF	46138E370	1,356,304	17,755	SH	SOLE	17,755	0	0
INVESCO EXCH TRADED FD TR II	VAR RATE PFD	46138G870	1,193,490	53,640	SH	SOLE	53,640	0	0
INVESCO EXCHANGE TRADED FD T	S&P SML600 VAL	46137V167	1,151,810	12,315	SH	SOLE	12,315	0	0
INVESCO EXCHANGE TRADED FD T	S&P500 EQL WGT	46137V357	7,498,909	50,113	SH	SOLE	50,113	0	0
INVESCO QQQ TR	UNIT SER 1	46090E103	3,926,195	10,628	SH	SOLE	10,628	0	0
ISHARES TR	FALN ANGLS USD	46435G474	200,423	7,900	SH	SOLE	7,900	0	0
ISHARES INC	MSCI JPN ETF NEW	46434G822	232,125	3,750	SH	SOLE	3,750	0	0
ISHARES SILVER TR	ISHARES	46428Q109	209,422	10,025	SH	SOLE	10,025	0	0
ISHARES SILVER TR	ISHARES	46428Q109	11,489	550	SH	OTR	550	0	0
ISHARES TR	INTL SEL DIV ETF	464288448	990,797	37,630	SH	SOLE	37,630	0	0
ISHARES TR	S&P 100 ETF	464287101	699,448	3,378	SH	SOLE	3,378	0	0
ISHARES TR	S&P TTL STK	464287150	245,578	2,510	SH	SOLE	2,510	0	0
ISHARES TR	SELECT DIVID ETF	464287168	4,781,486	42,202	SH	SOLE	42,202	0	0
ISHARES TR	SELECT DIVID ETF	464287168	10,876	96	SH	OTR	96	0	0
ISHARES TR	CORE S&P500 ETF	464287200	3,749,312	8,412	SH	SOLE	8,412	0	0
ISHARES TR	CORE US AGGBD ET	464287226	4,929,823	50,330	SH	SOLE	50,330	0	0
ISHARES TR	CORE US AGGBD ET	464287226	29,874	305	SH	OTR	305	0	0
ISHARES TR	MSCI EMG MKT ETF	464287234	4,348,158	109,913	SH	SOLE	109,913	0	0
ISHARES TR	MSCI EMG MKT ETF	464287234	10,879	275	SH	OTR	275	0	0
ISHARES TR	GLOBAL TECH ETF	464287291	359,706	5,784	SH	SOLE	5,784	0	0
ISHARES TR	GLOBAL TECH ETF	464287291	1,165,689	18,744	SH	OTR	18,744	0	0
ISHARES TR	S&P 500 GRWT ETF	464287309	1,450,901	20,586	SH	SOLE	20,586	0	0
ISHARES TR	7-10YR TRSY BD	464287440	308,540	3,194	SH	SOLE	3,194	0	0
ISHARES TR	1 3 YR TREAS BD	464287457	1,969,919	24,296	SH	SOLE	24,296	0	0
ISHARES TR	2 3 YR TREAS BD	464287457	4,864	60	SH	OTR	60	0	0
ISHARES TR	MSCI EAFE ETF	464287465	5,614,327	77,439	SH	SOLE	77,439	0	0
ISHARES TR	RUS MD CP GR ETF	464287481	1,301,799	13,472	SH	SOLE	13,472	0	0
ISHARES TR	RUS MID CAP ETF	464287499	2,944,788	40,323	SH	SOLE	40,323	0	0
ISHARES TR	RUS MID CAP ETF	464287499	20,813	285	SH	OTR	285	0	0

ISHARES TR	CORE S&P MCP ETF	464287507	4,988,253	19,077	SH		SOLE	19,077	0	0
ISHARES TR	ISHARES BIOTECH	464287556	1,178,061	9,279	SH		SOLE	9,279	0	0
ISHARES TR	GLOBAL 100 ETF	464287572	251,378	3,305	SH		SOLE	3,305	0	0
ISHARES TR	RUS 1000 VAL ETF	464287598	1,960,722	12,423	SH		SOLE	12,423	0	0
ISHARES TR	S&P MC 400GR ETF	464287606	284,250	3,790	SH		SOLE	3,790	0	0
ISHARES TR	RUS 1000 GRW ETF	464287614	1,914,977	6,959	SH		SOLE	6,959	0	0
ISHARES TR	RUS 1000 ETF	464287622	651,760	2,674	SH		SOLE	2,674	0	0
ISHARES TR	RUSSELL 2000 ETF	464287655	2,427,955	12,965	SH		SOLE	12,965	0	0
ISHARES TR	U.S. REAL ES ETF	464287739	216,350	2,500	SH		SOLE	2,500	0	0
ISHARES TR	US INDUSTRIALS	464287754	339,328	3,200	SH		SOLE	3,200	0	0
ISHARES TR	U.S. FIN SVC ETF	464287770	702,265	4,445	SH		SOLE	4,445	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	6,686,216	67,097	SH		SOLE	67,097	0	0
ISHARES TR	S&P SML 600 GWT	464287887	274,682	2,390	SH		SOLE	2,390	0	0
ISHARES TR	MSCI ACWI EX US	464288240	254,073	5,162	SH		SOLE	5,162	0	0
ISHARES TR	MSCI ACWI ETF	464288257	536,016	5,587	SH		SOLE	5,587	0	0
ISHARES TR	IBOXX HI YD ETF	464288513	1,456,508	19,402	SH		SOLE	19,402	0	0
ISHARES TR	IBOXX HI YD ETF	464288513	16,890	225	SH		OTR	225	0	0
ISHARES TR	ISHS 1-5YR INVS	464288646	2,286,999	45,585	SH		SOLE	45,585	0	0
ISHARES TR	ISHS 1-5YR INVS	464288646	10,034	200	SH		OTR	200	0	0
ISHARES TR	3 7 YR TREAS BD	464288661	3,081,360	26,734	SH		SOLE	26,734	0	0
ISHARES TR	PFD AND INCM SEC	464288687	3,145,488	101,697	SH		SOLE	101,697	0	0
ISHARES TR	PFD AND INCM SEC	464288687	35,569	1,150	SH		OTR	1,150	0	0
ISHARES TR	U.S. MED DVC ETF	464288810	145,666	2,580	SH		SOLE	2,580	0	0
ISHARES TR	U.S. MED DVC ETF	464288810	928,202	16,440	SH		OTR	16,440	0	0
ISHARES TR	US OIL EQ&SV ETF	464288844	609,434	30,290	SH		SOLE	30,290	0	0
ISHARES TR	MICRO-CAP ETF	464288869	300,575	2,750	SH		SOLE	2,750	0	0
ISHARES TR	US TREAS BD ETF	46429B267	389,780	17,021	SH		SOLE	17,021	0	0
ISHARES TR	FLTG RATE NT ETF	46429B655	481,367	9,472	SH		SOLE	9,472	0	0
ISHARES TR	CORE HIGH DV ETF	46429B663	3,354,089	33,278	SH		SOLE	33,278	0	0
ISHARES TR	CORE HIGH DV ETF	46429B663	13,909	138	SH		OTR	138	0	0
ISHARES TR	CORE INTL AGGR	46435G672	246,450	5,000	SH		SOLE	5,000	0	0
ISHARES U S ETF TR	BLACKROCK ST MAT	46431W507	243,876	4,905	SH		SOLE	4,905	0	0
JOHNSON & JOHNSON	COM	478160104	5,727,985	34,606	SH		SOLE	34,606	0	0

JOHNSON & JOHNSON	COM	478160104	575,182	3,475	SH	OTR	3,475	0	0
JPMORGAN CHASE & CO	COM	46625H100	1,865,413	12,826	SH	SOLE	12,826	0	0
JPMORGAN CHASE & CO	COM	46625H100	195,762	1,346	SH	OTR	1,346	0	0
KIMBERLY-CLARK CORP	COM	494368103	203,776	1,476	SH	SOLE	1,476	0	0
KRAFT HEINZ CO	COM	500754106	280,450	7,900	SH	SOLE	7,900	0	0
KRAFT HEINZ CO	COM	500754106	30,459	858	SH	OTR	858	0	0
LILLY ELI & CO	COM	532457108	5,346,372	11,400	SH	SOLE	11,400	0	0
LILLY ELI & CO	COM	532457108	77,381	165	SH	OTR	165	0	0
LOWES COS INC	COM	548661107	705,989	3,128	SH	SOLE	3,128	0	0
LOWES COS INC	COM	548661107	161,375	715	SH	OTR	715	0	0
MANULIFE FINL CORP	COM	56501R106	257,913	13,639	SH	SOLE	13,639	0	0
MCDONALDS CORP	COM	580135101	809,586	2,713	SH	SOLE	2,713	0	0
MCDONALDS CORP	COM	580135101	25,364	85	SH	OTR	85	0	0
MERCK & CO INC	COM	58933Y105	560,103	4,854	SH	SOLE	4,854	0	0
MERCK & CO INC	COM	58933Y105	276,936	2,400	SH	OTR	2,400	0	0
META PLATFORMS CDR CIBC	CL A	30303M102	849,173	2,959	SH	SOLE	2,959	0	0
MICROSOFT CORP	COM	594918104	8,869,364	26,045	SH	SOLE	26,045	0	0
MICROSOFT CORP	COM	594918104	1,600,538	4,700	SH	OTR	4,700	0	0
MONDELEZ INTL INC	CL A	609207105	318,018	4,360	SH	SOLE	4,360	0	0
MONDELEZ INTL INC	CL A	609207105	116,704	1,600	SH	OTR	1,600	0	0
NESTLE S A	SPONSORED ADR	641069406	285,403	2,373	SH	SOLE	2,373	0	0
NESTLE S A	SPONSORED ADR	641069406	26,459	220	SH	OTR	220	0	0
NEXTERA ENERGY INC	COM	65339F101	820,948	11,064	SH	SOLE	11,064	0	0
NORFOLK SOUTHN CORP	COM	655844108	2,037,211	8,984	SH	SOLE	8,984	0	0
NORFOLK SOUTHN CORP	COM	655844108	111,112	490	SH	OTR	490	0	0
NOVARTIS AG	SPONSORED ADR	66987V109	372,761	3,694	SH	SOLE	3,694	0	0
NVIDIA CORPORATION	COM	67066G104	381,987	930	SH	SOLE	930	0	0
ORACLE CORP	COM	68389X105	440,633	3,700	SH	SOLE	3,700	0	0
OREILLY AUTOMOTIVE	COM	67103H107	277,037	290	SH	SOLE	290	0	0
PEPSICO INC	COM	713448108	2,097,986	11,327	SH	SOLE	11,327	0	0
PEPSICO INC	COM	713448108	241,712	1,350	SH	OTR	1,350	0	0
PFIZER INC	COM	717081103	1,134,218	30,922	SH	SOLE	30,922	0	0
PFIZER INC	COM	717081103	130,214	3,550	SH	OTR	3,550	0	0
PHILIP MORRIS INTL INC	COM	718172109	333,860	3,420	SH	SOLE	3,420	0	0
PHILIP MORRIS INTL INC	COM	718172109	494,445	5,065	SH	OTR	5,065	0	0
PROCTER AND GAMBLE CO	COM	742718109	5,926,964	39,060	SH	SOLE	39,060	0	0

PROCTER AND GAMBLE CO	COM	742718109	688,140	4,535	SH	OTR	4,535	0	0
PROSHARES TR	PSHS ULTRA QQQ	74347R206	817,626	12,700	SH	OTR	12,700	0	0
QUALCOMM INC	COM	747525103	580,200	4,874	SH	SOLE	4,874	0	0
QUALCOMM INC	COM	747525103	32,736	275	SH	OTR	275	0	0
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	2,666,765	27,223	SH	SOLE	27,223	0	0
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	105,796	1,080	SH	OTR	1,080	0	0
RGC RES INC	COM	74955L103	801,700	40,025	SH	SOLE	40,025	0	0
SCHLUMBERGER LTD	COM STK	806857108	582,415	11,857	SH	SOLE	11,857	0	0
SCHLUMBERGER LTD	COM STK	806857108	83,504	1,700	SH	OTR	1,700	0	0
SELECT SECTOR SPDR TR	SBI MATERIALS	81369Y100	379,544	4,580	SH	SOLE	4,580	0	0
SELECT SECTOR SPDR TR	SBI HEALTHCARE	81369Y209	921,146	6,940	SH	OTR	6,940	0	0
SELECT SECTOR SPDR TR	SBI CONS SPLS	81369Y308	778,414	10,495	SH	SOLE	10,495	0	0
SELECT SECTOR SPDR TR	ENERGY	81369Y506	1,794,262	22,105	SH	SOLE	22,105	0	0
SELECT SECTOR SPDR TR	FINANCIAL	81369Y605	1,092,709	32,415	SH	SOLE	32,415	0	0
SELECT SECTOR SPDR TR	SBI INT-INDS	81369Y704	1,083,717	10,098	SH	SOLE	10,098	0	0
SELECT SECTOR SPDR TR	SBI INT-INDS	81369Y704	11,805	110	SH	OTR	110	0	0
SELECT SECTOR SPDR TR	TECHNOLOGY	81369Y803	523,318	3,010	SH	SOLE	3,010	0	0
SHELL PLC	SPON ADS	780259305	424,169	7,025	SH	SOLE	7,025	0	0
SOUTHERN CO	COM	842587107	710,157	10,109	SH	SOLE	10,109	0	0
SOUTHERN CO	COM	842587107	22,831	325	SH	OTR	325	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	8,637,310	19,485	SH	SOLE	19,485	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	5,762	13	SH	OTR	13	0	0
SPDR SER TR	BBG CON SEC ETF	78464A359	266,159	3,805	SH	SOLE	3,805	0	0
SPDR SER TR	DJ REIT ETF	78464A607	815,045	9,012	SH	SOLE	9,012	0	0
SPDR SER TR	BLOOMBERG SHT TE	78468R408	976,069	39,517	SH	SOLE	39,517	0	0
SSGA ACTIVE ETF TR	BLACKSTONE SENR	78467V608	486,696	11,624	SH	SOLE	11,624	0	0
STARBUCKS CORP	COM	855244109	387,621	3,913	SH	SOLE	3,913	0	0
STRYKER CORPORATION	COM	863667101	305,090	1,000	SH	OTR	1,000	0	0
SUMMIT FINL GROUP INC	COM	86606G101	4,429,834	214,416	SH	SOLE	214,416	0	0
SUMMIT FINL GROUP INC	COM	86606G101	615,853	29,809	SH	OTR	29,809	0	0
SYSCO CORP	COM	871829107	221,635	2,987	SH	SOLE	2,987	0	0
SYSCO CORP	COM	871829107	19,292	260	SH	OTR	260	0	0
TARGET CORP	COM	87612E106	342,940	2,600	SH	SOLE	2,600	0	0
TEXAS INSTRS INC	COM	882508104	245,007	1,361	SH	SOLE	1,361	0	0

THERMO FISHER SCIENTIFIC INC	COM	883556102	213,917	410	SH	SOLE	410	0	0
TRACTOR SUPPLY CO	COM	892356106	245,199	1,109	SH	SOLE	1,109	0	0
TRUIST FINL CORP	COM	89832Q109	407,114	13,414	SH	SOLE	13,414	0	0
TRUIST FINL CORP	COM	89832Q109	241,282	7,950	SH	OTR	7,950	0	0
UNION PAC CORP	COM	907818108	282,375	1,380	SH	SOLE	1,380	0	0
UNITED PARCEL SERVICE INC	CL B	911312106	202,373	1,129	SH	SOLE	1,129	0	0
UNITED PARCEL SERVICE INC	CL B	911312106	49,293	275	SH	OTR	275	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	288,864	601	SH	SOLE	601	0	0
VANECK ETF TRUST	PREFERRED SECURT	92189F429	184,121	10,420	SH	SOLE	10,420	0	0
VANECK ETF TRUST	SEMICONDUCTR ETF	92189F676	1,613,088	10,595	SH	SOLE	10,595	0	0
VANECK ETF TRUST	AGRIBUSINESS ETF	92189F700	473,216	5,790	SH	SOLE	5,790	0	0
VANECK ETF TRUST	HIGH YLD MUNIETF	92189H409	483,160	9,411	SH	SOLE	9,411	0	0
VANGUARD INTL EQUITY INDEX F	ALLWRLD EX US	922042775	2,344,363	43,087	SH	SOLE	43,087	0	0
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	2,924,566	71,892	SH	SOLE	71,892	0	0
VANGUARD SPECIALIZED FUNDS	DIV APP ETF	921908844	531,633	3,273	SH	SOLE	3,273	0	0
VANGUARD TAX-MANAGED INTL	F VAN ETSF DEV MKT	921943858	2,152,172	46,604	SH	SOLE	46,604	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	1,127,452	30,316	SH	SOLE	30,316	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	63,408	1,705	SH	OTR	1,705	0	0
VISA INC	COM CL A	92826C839	626,472	2,638	SH	SOLE	2,638	0	0
WALMART INC	COM	931142103	633,906	4,033	SH	SOLE	4,033	0	0
WASTE MGMT INC DEL	COM	94106L109	2,565,575	14,794	SH	SOLE	14,794	0	0
WASTE MGMT INC DEL	COM	94106L109	34,684	200	SH	OTR	200	0	0
WELLS FARGO CO NEW	COM	949746101	245,239	5,746	SH	SOLE	5,746	0	0
WELLS FARGO CO NEW	COM	949746101	518,092	12,139	SH	OTR	12,139	0	0
WELLTOWER INC	COM	95040Q104	594,784	7,353	SH	SOLE	7,353	0	0