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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: 09-30-2023

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 10-16-2023
[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: 244
Form 13F Information Table Value Total: 237,857,408
(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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UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 13F

OMB APPROVAL

OMB Number: 3235-0006
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FORM 13F INFORMATION TABLE

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (x\$1000)	COLUMN 5			COLUMN 6 INVESTMENT DISCRETION	COLUMN 7 OTHER MANAGER	COLUMN 8 VOTING AUTHORITY		
				SHRS OR PRN AMT	SH/ PRN	PUT/ CALL			SOLE	SHARED	NONE
CATERPILLAR INC	COM	149123101	594,048	2,176	SH		SOLE		2,176	0	0
INTERCONTINENTAL EXCHANGE IN	COM	45866F104	1,097,779	9,978	SH		SOLE		9,978	0	0
ISHARES TR	INTL SEL DIV ETF	464288448	753,110	29,650	SH		SOLE		29,650	0	0
VANGUARD SPECIALIZED FUNDS	DIV APP ETF	921908844	381,924	2,458	SH		SOLE		2,458	0	0
3M CO	COM	88579Y101	187,801	2,006	SH		SOLE		2,006	0	0
3M CO	COM	88579Y101	112,344	1,200	SH		OTR		1,200	0	0
ABBOTT LABS	COM	002824100	413,162	4,266	SH		SOLE		4,266	0	0
ABBOTT LABS	COM	002824100	106,535	1,100	SH		OTR		1,100	0	0
ABBVIE INC	COM	00287Y109	1,317,988	8,842	SH		SOLE		8,842	0	0
ABBVIE INC	COM	00287Y109	197,504	1,325	SH		OTR		1,325	0	0
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	220,197	717	SH		SOLE		717	0	0
ADOBE SYSTMS INCORPORATED	COM	00724F101	309,509	607	SH		SOLE		607	0	0
AIR PRODS & CHEMS INC	COM	009158106	1,246,960	4,400	SH		SOLE		4,400	0	0
ALPHABET INC	CAP STK CL C	02079K107	560,889	4,254	SH		SOLE		4,254	0	0
ALPHABET INC	CAP STK CL A	02079K305	939,051	7,176	SH		SOLE		7,176	0	0
ALTRIA GROUP INC	COM	02209S103	188,594	4,485	SH		SOLE		4,485	0	0
ALTRIA GROUP INC	COM	02209S103	229,803	5,465	SH		OTR		5,465	0	0
AMAZON COM INC	COM	023135106	1,227,343	9,655	SH		SOLE		9,655	0	0
AMERICAN ELEC PWR CO INC	COM	025537101	952,134	12,658	SH		SOLE		12,658	0	0
AMERICAN ELEC PWR CO INC	COM	025537101	98,688	1,312	SH		OTR		1,312	0	0
AMERICAN EXPRESS CO	COM	025816109	206,628	1,385	SH		SOLE		1,385	0	0
AMERICAN EXPRESS CO	COM	025816109	223,785	1,500	SH		OTR		1,500	0	0
AMGEN INC	COM	031162100	221,189	823	SH		SOLE		823	0	0
AMGEN INC	COM	031162100	134,380	500	SH		OTR		500	0	0
APPLE INC	COM	037833100	4,207,314	24,574	SH		SOLE		24,574	0	0
APPLIED MATLS INC	COM	038222105	338,787	2,447	SH		SOLE		2,447	0	0
AT&T INC	COM	00206R102	660,023	43,943	SH		SOLE		43,943	0	0
AUTODESK INC	COM	052769106	1,241,460	6,000	SH		SOLE		6,000	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	581,000	2,415	SH		SOLE		2,415	0	0

AUTOMATIC DATA PROCESSING IN	COM	053015103	24,058	100	SH	OTR	100	0	0
BECTON DICKINSON & CO	COM	075887109	106,514	412	SH	SOLE	412	0	0
BECTON DICKINSON & CO	COM	075887109	155,118	600	SH	OTR	600	0	0
BERKSHIRE HATHAWAY INC DEL	CL A	084670108	1,062,954	2	SH	SOLE	2	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	1,086,630	3,102	SH	SOLE	3,102	0	0
BK OF AMERICA CORP	COM	060505104	268,570	9,809	SH	SOLE	9,809	0	0
BK OF AMERICA CORP	COM	060505104	54,760	2,000	SH	OTR	2,000	0	0
BLACK HILLS CORP	COM	092113109	404,720	8,000	SH	SOLE	8,000	0	0
BOEING CO	COM	097023105	169,061	882	SH	SOLE	882	0	0
BOEING CO	COM	097023105	279,852	1,460	SH	OTR	1,460	0	0
BRISTOL-MYERS SQUIBB CO	COM	110122108	608,259	10,480	SH	SOLE	10,480	0	0
CAPITAL ONE FINL CORP	COM	14040H105	180,998	1,865	SH	SOLE	1,865	0	0
CAPITAL ONE FINL CORP	COM	14040H105	247,186	2,547	SH	OTR	2,547	0	0
CATERPILLAR INC	COM	149123101	273,000	1,000	SH	OTR	1,000	0	0
CHEVRON CORP NEW	COM	166764100	1,651,127	9,792	SH	SOLE	9,792	0	0
CHEVRON CORP NEW	COM	166764100	337,240	2,000	SH	OTR	2,000	0	0
CHUBB LIMITED	COM	H1467J104	239,615	1,151	SH	SOLE	1,151	0	0
CHUBB LIMITED	COM	H1467J104	11,866	57	SH	OTR	57	0	0
CISCO SYS INC	COM	17275R102	1,689,623	31,429	SH	SOLE	31,429	0	0
CISCO SYS INC	COM	17275R102	45,696	850	SH	OTR	850	0	0
COCA COLA CO	COM	191216100	2,862,369	51,132	SH	SOLE	51,132	0	0
COLGATE PALMOLIVE CO	COM	194162103	769,481	10,821	SH	SOLE	10,821	0	0
COLGATE PALMOLIVE CO	COM	194162103	81,776	1,150	SH	OTR	1,150	0	0
COMCAST CORP NEW	CL A	20030N101	237,706	5,361	SH	SOLE	5,361	0	0
COMCAST CORP NEW	CL A	20030N101	65,046	1,467	SH	OTR	1,467	0	0
CONOCOPHILLIPS	COM	20825C104	383,599	3,202	SH	SOLE	3,202	0	0
COSTCO WHSL CORP NEW	COM	22160K105	254,232	450	SH	SOLE	450	0	0
CSX CORP	COM	126408103	3,536,988	115,024	SH	SOLE	115,024	0	0
DARDEN RESTAURANTS INC	COM	237194105	412,616	2,881	SH	SOLE	2,881	0	0
DIREXION SHS ETF TR	AUSPCE CMD STG	25460E307	1,349,855	45,465	SH	SOLE	45,465	0	0
DISNEY WALT CO	COM	254687106	1,535,087	18,940	SH	SOLE	18,940	0	0
DISNEY WALT CO	COM	254687106	97,260	1,200	SH	OTR	1,200	0	0
DOMINION ENERGY INC	COM	25746U109	251,715	5,635	SH	SOLE	5,635	0	0
DOMINION ENERGY INC	COM	25746U109	40,694	911	SH	OTR	911	0	0
DOW INC	COM	260557103	241,094	4,676	SH	SOLE	4,676	0	0
DOW INC	COM	260557103	49,703	964	SH	OTR	964	0	0

DUKE ENERGY CORP NEW	COM NEW	26441C204	545,358	6,179	SH	SOLE	6,179	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	45,277	513	SH	OTR	513	0	0
DUPONT DE NEMOURS INC	COM	26614N102	677,500	9,083	SH	SOLE	9,083	0	0
DUPONT DE NEMOURS INC	COM	26614N102	71,904	964	SH	OTR	964	0	0
EDWARDS LIFESCIENCES CORP	COM	28176E108	1,372,644	19,813	SH	SOLE	19,813	0	0
ELEVANCE HEALTH INC	COM	036752103	299,568	688	SH	SOLE	688	0	0
EMERSON ELEC CO	COM	291011104	1,736,038	17,977	SH	SOLE	17,977	0	0
EMERSON ELEC CO	COM	291011104	144,855	1,500	SH	OTR	1,500	0	0
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	1,014,048	20,136	SH	SOLE	20,136	0	0
EXXON MOBIL CORP	COM	30231G102	5,570,587	47,377	SH	SOLE	47,377	0	0
EXXON MOBIL CORP	COM	30231G102	233,278	1,984	SH	OTR	1,984	0	0
FIRST CMNTY BANKSHARES INC V	COM	31983A103	1,008,868	34,257	SH	SOLE	34,257	0	0
FIRST CMNTY BANKSHARES INC V	COM	31983A103	94,092	3,195	SH	OTR	3,195	0	0
FIRST TR EXCH TRADED FD III	PFD SECS INC ETF	33739E108	390,865	24,475	SH	SOLE	24,475	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	1,262,817	27,797	SH	SOLE	27,797	0	0
FIRST TR EXCHANGE-TRADED FD	DJ INTERNT IDX	33733E302	890,623	5,580	SH	SOLE	5,580	0	0
FIRST TR NAS100 EQ WEIGHTED	SHS	337344105	1,419,463	13,650	SH	SOLE	13,650	0	0
FISERV INC	COM	337738108	1,504,062	13,315	SH	SOLE	13,315	0	0
FRANKLIN RESOURCES INC	COM	354613101	352,968	14,360	SH	SOLE	14,360	0	0
GAMING & LEISURE PPTYS INC	COM	36467J108	428,898	9,416	SH	SOLE	9,416	0	0
GENERAL DYNAMICS CORP	COM	369550108	1,173,792	5,312	SH	SOLE	5,312	0	0
GENERAL ELECTRIC CO	COM	369604301	245,531	2,221	SH	SOLE	2,221	0	0
GENERAL MLS INC	COM	370334104	461,239	7,208	SH	SOLE	7,208	0	0
GLOBAL X FDS	US INFR DEV ETF	37954Y673	1,251,504	41,195	SH	SOLE	41,195	0	0
HARTFORD FINL SVCS GROUP IN	COM	416515104	208,829	2,945	SH	SOLE	2,945	0	0
HERSHEY CO	COM	427866108	1,090,436	5,450	SH	SOLE	5,450	0	0
HOME DEPOT INC	COM	437076102	2,180,386	7,216	SH	SOLE	7,216	0	0
HOME DEPOT INC	COM	437076102	410,333	1,358	SH	OTR	1,358	0	0
HONEYWELL INTL INC	COM	438516106	868,647	4,702	SH	SOLE	4,702	0	0
HONEYWELL INTL INC	COM	438516106	50,803	275	SH	OTR	275	0	0
INTEL CORP	COM	458140100	1,178,233	33,143	SH	SOLE	33,143	0	0
INTEL CORP	COM	458140100	71,100	2,000	SH	OTR	2,000	0	0
INTERNATIONAL	COM	459200101	652,535	4,651	SH	SOLE	4,651	0	0

BUSINESS MACHS

INTERNATIONAL BUSINESS MACHS	COM	459200101	154,330	1,100	SH	OTR	1,100	0	0
INTUIT	COM	461202103	204,886	401	SH	SOLE	401	0	0
INVESCO EXCH TRADED FD TR II	S&P 500 HB ETF	46138E370	1,062,365	15,155	SH	SOLE	15,155	0	0
INVESCO EXCH TRADED FD TR II	VAR RATE PFD	46138G870	1,199,926	53,640	SH	SOLE	53,640	0	0
INVESCO EXCHANGE TRADED FD T	S&P SML600 VAL	46137V167	775,597	8,515	SH	SOLE	8,515	0	0
INVESCO EXCHANGE TRADED FD T	S&P500 EQL WGT	46137V357	7,011,954	49,488	SH	SOLE	49,488	0	0
INVESCO QQQ TR	UNIT SER 1	46090E103	3,633,932	10,143	SH	SOLE	10,143	0	0
ISHARES TR	CORE INTL AGGR	46435G672	243,900	5,000	SH	SOLE	5,000	0	0
ISHARES INC	MSCI EMRG CHN	46434G764	412,343	8,275	SH	SOLE	8,275	0	0
ISHARES INC	MSCI JPN ETF NEW	46434G822	226,087	3,750	SH	SOLE	3,750	0	0
ISHARES SILVER TR	ISHARES	46428Q109	203,908	10,025	SH	SOLE	10,025	0	0
ISHARES SILVER TR	ISHARES	46428Q109	11,187	550	SH	OTR	550	0	0
ISHARES TR	S&P 100 ETF	464287101	620,579	3,093	SH	SOLE	3,093	0	0
ISHARES TR	S&P TTL STK	464287150	236,416	2,510	SH	SOLE	2,510	0	0
ISHARES TR	SELECT DIVID ETF	464287168	4,419,913	41,062	SH	SOLE	41,062	0	0
ISHARES TR	SELECT DIVID ETF	464287168	10,333	96	SH	OTR	96	0	0
ISHARES TR	CORE S&P500 ETF	464287200	3,524,761	8,208	SH	SOLE	8,208	0	0
ISHARES TR	CORE US AGGBD ET	464287226	4,647,456	49,420	SH	SOLE	49,420	0	0
ISHARES TR	CORE US AGGBD ET	464287226	28,682	305	SH	OTR	305	0	0
ISHARES TR	MSCI EMG MKT ETF	464287234	3,979,930	104,873	SH	SOLE	104,873	0	0
ISHARES TR	MSCI EMG MKT ETF	464287234	10,436	275	SH	OTR	275	0	0
ISHARES TR	GLOBAL TECH ETF	464287291	334,546	5,784	SH	SOLE	5,784	0	0
ISHARES TR	GLOBAL TECH ETF	464287291	1,084,152	18,744	SH	OTR	18,744	0	0
ISHARES TR	S&P 500 GRWT ETF	464287309	1,408,494	20,586	SH	SOLE	20,586	0	0
ISHARES TR	7-10YR TRSY BD	464287440	255,902	2,794	SH	SOLE	2,794	0	0
ISHARES TR	1 3 YR TREAS BD	464287457	1,680,613	20,756	SH	SOLE	20,756	0	0
ISHARES TR	MSCI EAFE ETF	464287465	5,486,652	79,609	SH	SOLE	79,609	0	0
ISHARES TR	RUS MD CP GR ETF	464287481	1,230,667	13,472	SH	SOLE	13,472	0	0
ISHARES TR	RUS MID CAP ETF	464287499	2,804,763	40,502	SH	SOLE	40,502	0	0
ISHARES TR	RUS MID CAP ETF	464287499	19,736	285	SH	OTR	285	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	4,754,356	19,067	SH	SOLE	19,067	0	0
ISHARES TR	ISHARES BIOTECH	464287556	1,134,728	9,279	SH	SOLE	9,279	0	0

ISHARES TR	GLOBAL 100 ETF	464287572	242,058	3,305	SH	SOLE	3,305	0	0
ISHARES TR	RUS 1000 VAL ETF	464287598	1,699,321	11,193	SH	SOLE	11,193	0	0
ISHARES TR	S&P MC 400GR ETF	464287606	273,789	3,790	SH	SOLE	3,790	0	0
ISHARES TR	RUS 1000 GRW ETF	464287614	1,771,227	6,659	SH	SOLE	6,659	0	0
ISHARES TR	RUS 1000 ETF	464287622	628,149	2,674	SH	SOLE	2,674	0	0
ISHARES TR	RUSSELL 2000 ETF	464287655	2,143,325	12,127	SH	SOLE	12,127	0	0
ISHARES TR	US INDUSTRIALS	464287754	322,848	3,200	SH	SOLE	3,200	0	0
ISHARES TR	U.S. FIN SVC ETF	464287770	687,374	4,445	SH	SOLE	4,445	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	6,323,600	67,037	SH	SOLE	67,037	0	0
ISHARES TR	S&P SML 600 GWT	464287887	262,135	2,390	SH	SOLE	2,390	0	0
ISHARES TR	MSCI ACWI EX US	464288240	247,601	5,267	SH	SOLE	5,267	0	0
ISHARES TR	MSCI ACWI ETF	464288257	340,568	3,687	SH	SOLE	3,687	0	0
ISHARES TR	IBOXX HI YD ETF	464288513	1,429,946	19,397	SH	SOLE	19,397	0	0
ISHARES TR	IBOXX HI YD ETF	464288513	16,587	225	SH	OTR	225	0	0
ISHARES TR	ISHS 1-5YR INVS	464288646	2,190,526	43,960	SH	SOLE	43,960	0	0
ISHARES TR	3 7 YR TREAS BD	464288661	2,685,739	23,734	SH	SOLE	23,734	0	0
ISHARES TR	PFD AND INCM SEC	464288687	3,082,144	102,227	SH	SOLE	102,227	0	0
ISHARES TR	PFD AND INCM SEC	464288687	34,672	1,150	SH	OTR	1,150	0	0
ISHARES TR	U.S. MED DVC ETF	464288810	115,430	2,380	SH	SOLE	2,380	0	0
ISHARES TR	U.S. MED DVC ETF	464288810	797,340	16,440	SH	OTR	16,440	0	0
ISHARES TR	US OIL EQ&SV ETF	464288844	469,741	19,540	SH	SOLE	19,540	0	0
ISHARES TR	MICRO-CAP ETF	464288869	275,275	2,750	SH	SOLE	2,750	0	0
ISHARES TR	US TREAS BD ETF	46429B267	375,142	17,021	SH	SOLE	17,021	0	0
ISHARES TR	FLTG RATE NT ETF	46429B655	445,389	8,752	SH	SOLE	8,752	0	0
ISHARES TR	CORE HIGH DV ETF	46429B663	3,145,295	31,806	SH	SOLE	31,806	0	0
ISHARES TR	CORE HIGH DV ETF	46429B663	13,646	138	SH	OTR	138	0	0
JOHNSON & JOHNSON	COM	478160104	5,293,631	33,988	SH	SOLE	33,988	0	0
JOHNSON & JOHNSON	COM	478160104	510,081	3,275	SH	OTR	3,275	0	0
JPMORGAN CHASE & CO	COM	46625H100	1,762,863	12,156	SH	SOLE	12,156	0	0
JPMORGAN CHASE & CO	COM	46625H100	195,196	1,346	SH	OTR	1,346	0	0
KRAFT HEINZ CO	COM	500754106	265,756	7,900	SH	SOLE	7,900	0	0
KRAFT HEINZ CO	COM	500754106	28,863	858	SH	OTR	858	0	0
LILLY ELI & CO	COM	532457108	6,122,207	11,398	SH	SOLE	11,398	0	0
LILLY ELI & CO	COM	532457108	88,626	165	SH	OTR	165	0	0

LOWES COS INC	COM	548661107	650,123	3,128	SH	SOLE	3,128	0	0
LOWES COS INC	COM	548661107	148,605	715	SH	OTR	715	0	0
MANULIFE FINL CORP	COM	56501R106	249,320	13,639	SH	SOLE	13,639	0	0
MCDONALDS CORP	COM	580135101	674,933	2,562	SH	SOLE	2,562	0	0
MCDONALDS CORP	COM	580135101	22,392	85	SH	OTR	85	0	0
MERCK & CO INC	COM	58933Y105	499,719	4,854	SH	SOLE	4,854	0	0
MERCK & CO INC	COM	58933Y105	247,080	2,400	SH	OTR	2,400	0	0
META PLATFORMS CDR CIBC	CL A	30303M102	320,924	1,069	SH	SOLE	1,069	0	0
MICROSOFT CORP	COM	594918104	8,084,778	25,605	SH	SOLE	25,605	0	0
MICROSOFT CORP	COM	594918104	1,484,025	4,700	SH	OTR	4,700	0	0
MONDELEZ INTL INC	CL A	609207105	302,584	4,360	SH	SOLE	4,360	0	0
MONDELEZ INTL INC	CL A	609207105	111,040	1,600	SH	OTR	1,600	0	0
NESTLE S A	SPONSORED ADR	641069406	269,102	2,373	SH	SOLE	2,373	0	0
NESTLE S A	SPONSORED ADR	641069406	24,948	220	SH	OTR	220	0	0
NEXTERA ENERGY INC	COM	65339F101	633,856	11,064	SH	SOLE	11,064	0	0
NORFOLK SOUTHN CORP	COM	655844108	1,493,517	7,584	SH	SOLE	7,584	0	0
NORFOLK SOUTHN CORP	COM	655844108	59,079	300	SH	OTR	300	0	0
NOVARTIS AG	SPONSORED ADR	66987V109	372,196	3,654	SH	SOLE	3,654	0	0
NVIDIA CORPORATION	COM	67066G104	392,795	903	SH	SOLE	903	0	0
ORACLE CORP	COM	68389X105	391,904	3,700	SH	SOLE	3,700	0	0
OREILLY AUTOMOTIVE	COM	67103H107	248,118	273	SH	SOLE	273	0	0
PEPSICO INC	COM	713448108	1,879,428	11,092	SH	SOLE	11,092	0	0
PEPSICO INC	COM	713448108	221,119	1,350	SH	OTR	1,350	0	0
PFIZER INC	COM	717081103	980,571	29,562	SH	SOLE	29,562	0	0
PFIZER INC	COM	717081103	84,583	2,550	SH	OTR	2,550	0	0
PHILIP MORRIS INTL INC	COM	718172109	316,623	3,420	SH	SOLE	3,420	0	0
PHILIP MORRIS INTL INC	COM	718172109	468,917	5,065	SH	OTR	5,065	0	0
PROCTER AND GAMBLE CO	COM	742718109	5,607,587	38,445	SH	SOLE	38,445	0	0
PROCTER AND GAMBLE CO	COM	742718109	661,475	4,535	SH	OTR	4,535	0	0
PROSHARES TR	PSHS ULTRA QQQ	74347R206	753,745	12,700	SH	OTR	12,700	0	0
QUALCOMM INC	COM	747525103	456,900	4,114	SH	SOLE	4,114	0	0
QUALCOMM INC	COM	747525103	30,541	275	SH	OTR	275	0	0
RGC RES INC	COM	74955L103	692,432	40,025	SH	SOLE	40,025	0	0
RTX CORPORATION	COM	75513E101	1,962,549	27,269	SH	SOLE	27,269	0	0
RTX CORPORATION	COM	75513E101	77,727	1,080	SH	OTR	1,080	0	0
SCHLUMBERGER LTD	COM STK	806857108	660,655	11,332	SH	SOLE	11,332	0	0
SCHLUMBERGER LTD	COM STK	806857108	75,790	1,300	SH	OTR	1,300	0	0

SELECT SECTOR SPDR TR	SBI MATERIALS	81369Y100	268,248	3,415	SH	SOLE	3,415	0	0
SELECT SECTOR SPDR TR	SBI HEALTHCARE	81369Y209	706,782	5,490	SH	OTR	5,490	0	0
SELECT SECTOR SPDR TR	SBI CONS SPLS	81369Y308	632,707	9,195	SH	SOLE	9,195	0	0
SELECT SECTOR SPDR TR	ENERGY	81369Y506	1,680,802	18,595	SH	SOLE	18,595	0	0
SELECT SECTOR SPDR TR	FINANCIAL	81369Y605	895,590	27,000	SH	SOLE	27,000	0	0
SELECT SECTOR SPDR TR	SBI INT-INDS	81369Y704	831,620	8,203	SH	SOLE	8,203	0	0
SELECT SECTOR SPDR TR	SBI INT-INDS	81369Y704	11,151	110	SH	OTR	110	0	0
SELECT SECTOR SPDR TR	TECHNOLOGY	81369Y803	493,429	3,010	SH	SOLE	3,010	0	0
SHELL PLC	SPON ADS	780259305	452,269	7,025	SH	SOLE	7,025	0	0
SOUTHERN CO	COM	842587107	628,366	9,709	SH	SOLE	9,709	0	0
SOUTHERN CO	COM	842587107	21,034	325	SH	OTR	325	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	8,453,844	19,776	SH	SOLE	19,776	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	5,557	13	SH	OTR	13	0	0
SPDR SER TR	BBG CON SEC ETF	78464A359	251,199	3,705	SH	SOLE	3,705	0	0
SPDR SER TR	DJ REIT ETF	78464A607	534,050	6,439	SH	SOLE	6,439	0	0
SPDR SER TR	BLOOMBERG SHT TE	78468R408	954,306	39,015	SH	SOLE	39,015	0	0
SSGA ACTIVE ETF TR	BLACKSTONE SENR	78467V608	402,528	9,600	SH	SOLE	9,600	0	0
STARBUCKS CORP	COM	855244109	329,758	3,613	SH	SOLE	3,613	0	0
STRYKER CORPORATION	COM	863667101	273,270	1,000	SH	OTR	1,000	0	0
SUMMIT FINL GROUP INC	COM	86606G101	4,933,803	218,891	SH	SOLE	218,891	0	0
SUMMIT FINL GROUP INC	COM	86606G101	571,028	25,334	SH	OTR	25,334	0	0
TARGET CORP	COM	87612E106	287,482	2,600	SH	SOLE	2,600	0	0
TEXAS INSTRS INC	COM	882508104	216,412	1,361	SH	SOLE	1,361	0	0
TRACTOR SUPPLY CO	COM	892356106	225,182	1,109	SH	SOLE	1,109	0	0
TRUIST FINL CORP	COM	89832Q109	611,224	21,364	SH	SOLE	21,364	0	0
UNION PAC CORP	COM	907818108	281,009	1,380	SH	SOLE	1,380	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	303,018	601	SH	SOLE	601	0	0
VANECK ETF TRUST	PREFERRED SECURT	92189F429	175,160	10,420	SH	SOLE	10,420	0	0
VANECK ETF TRUST	SEMICONDUCTR ETF	92189F676	1,301,195	8,975	SH	SOLE	8,975	0	0
VANECK ETF TRUST	HIGH YLD MUNIETF	92189H409	455,369	9,280	SH	SOLE	9,280	0	0
VANGUARD INTL EQUITY INDEX F	ALLWRLD EX US	922042775	2,234,922	43,087	SH	SOLE	43,087	0	0
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	2,818,885	71,892	SH	SOLE	71,892	0	0
VANGUARD TAX-MANAGED INTL	F VAN ETSF DEV MKT	921943858	2,037,526	46,604	SH	SOLE	46,604	0	0
VERIZON COMMUNICATIONS	COM	92343V104	969,577	29,916	SH	SOLE	29,916	0	0

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VERIZON COMMUNICATIONS INC	COM	92343V104	55,259	1,705 SH	OTR	1,705	0	0	
VISA INC	COM CL A	92826C839	606,766	2,638 SH	SOLE	2,638	0	0	
WALMART INC	COM	931142103	708,969	4,433 SH	SOLE	4,433	0	0	
WASTE MGMT INC DEL	COM	94106L109	2,255,197	14,794 SH	SOLE	14,794	0	0	
WASTE MGMT INC DEL	COM	94106L109	30,488	200 SH	OTR	200	0	0	
WELLS FARGO CO NEW	COM	949746101	234,781	5,746 SH	SOLE	5,746	0	0	
WELLS FARGO CO NEW	COM	949746101	485,784	11,889 SH	OTR	11,889	0	0	
WELLTOWER INC	COM	95040Q104	594,083	7,252 SH	SOLE	7,252	0	0	