UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 13F

OMB APPROVAL	
OMB Number:	3235-0006
Estimated average burden hours per response:	23.8

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 03-31-2024

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
CRD Number (if applicable):	
SEC File Number (if applicable):	

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	04-05-2024
[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:	258
Form 13F Information Table Value Total:	281,264,099
	(round to nearest dollar)

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	FIGI	(to the nearest dollar)	PRN AMT	PRN	CALL	DISCRETION	MANAGER	SOLE	SHARED	NONE
3M CO	COM	88579Y101		224,444	2,116	SH		SOLE		2,116	0	0
3M CO	COM	88579Y101		127,284	1,200	SH		OTR		1,200	0	0
523 TRACT HOLDONGS LLC	COM	33828A900		1,081,058	1	SH		SOLE		1	0	0
ABBOTT LABS	COM	002824100		514,084	4,523	SH		SOLE		4,523	0	0
ABBOTT LABS	COM	002824100		125,026	1,100	SH		OTR		1,100	0	0
ABBVIE INC	COM	00287Y109		1,591,918	8,742	SH		SOLE		8,742	0	0
ABBVIE INC	COM	00287Y109		241,282	1,325	SH		OTR		1,325	0	0
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101		278,674	804	SH		OTR		804	0	0
ADOBE SYSTMS INCORPORATED	COM	00724F101		306,292	607	SH		SOLE		607	0	0
AIR PRODS & CHEMS INC	COM	009158106		1,065,988	4,400	SH		SOLE		4,400	0	0
ALPHABET INC	CAP STK CL C	02079K107		647,714	4,254	SH		SOLE		4,254	0	0
ALPHABET INC	CAP STK CL A	02079K305		1,083,073	7,176	SH		SOLE		7,176	0	0
ALPS ETF TR	SLERIAN MLP	00162Q452		373,984	7,880	SH		SOLE		7,880	0	0
ALTRIA GROUP INC	COM	02209S103		195,635	4,485	SH		SOLE		4,485	0	0
ALTRIA GROUP INC	COM	02209S103		238,383	5,465	SH		OTR		5,465	0	0
AMAZON COM INC	COM	023135106		1,788,467	9,915	SH		SOLE		9,915	0	0
AMERICAN ELEC PWR CO INC	COM	025537101		923,594	10,727	SH		SOLE		10,727	0	0
AMERICAN ELEC PWR CO INC	COM	025537101		112,963	1,312	SH		OTR		1,312	0	0
AMERICAN EXPRESS CO	COM	025816109		315,350	1,385	SH		SOLE		1,385	0	0
AMERICAN EXPRESS CO	COM	025816109		341,535	1,500	SH		OTR		1,500	0	0
AMGEN INC	COM	031162100		223,759	787	SH		SOLE		787	0	0
AMGEN INC	COM	031162100		142,160	500	SH		OTR		500	0	0
APPLE INC	COM	037833100		4,284,256	24,984	SH		SOLE		24,984	0	0
APPLIED MATLS INC	COM	038222105		504,644	2,447	SH		SOLE		2,447	0	0
AT&T INC	COM	00206R102		664,312	37,745	SH		SOLE		37,745	0	0
AUTODESK INC	COM	052769106		1,302,100	5,000	SH		SOLE		5,000	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103		529,448	2,120	SH		SOLE		2,120	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103		24,974	100	SH		OTR		100	0	0
BECTON DICKINSON & CO	COM	075887109		101,949	412	SH		SOLE		412	0	0
BECTON DICKINSON & CO	COM	075887109		148,470	600	SH		OTR		600	0	0

BERKSHIRE HATHAWAY INC DEL	CL A	084670108	1,268,880	2	SH	SOLE	2	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	1,304,453	3,102	SH	SOLE	3,102	0	0
BK OF AMERICA CORP	COM	060505104	371,957	9,809	SH	SOLE	9,809	0	0
BK OF AMERICA CORP	COM	060505104	75,840	2,000	SH	OTR	2,000	0	0
BLACK HILLS CORP	COM	092113109	436,800	8,000	SH	SOLE	8,000	0	0
BOEING CO	COM	097023105	170,217	882	SH	SOLE	882	0	0
BOEING CO	COM	097023105	281,765	1,460	SH	OTR	1,460	0	0
BRISTOL-MYERS SQUIBB CO	COM	110122108	564,263	10,405	SH	SOLE	10,405	0	0
CAPITAL ONE FINL CORP	COM	14040H105	277,679	1,865	SH	SOLE	1,865	0	0
CAPITAL ONE FINL CORP	COM	14040H105	379,222	2,547	SH	OTR	2,547	0	0
CATERPILLAR INC	COM	149123101	784,893	2,142	SH	SOLE	2,142	0	0
CATERPILLAR INC	COM	149123101	366,430	1,000	SH	OTR	1,000	0	0
CHEVRON CORP NEW	COM	166764100	1,528,816	9,692	SH	SOLE	9,692	0	0
CHEVRON CORP NEW	COM	166764100	315,480	2,000	SH	OTR	2,000	0	0
CHUBB LIMITED	COM	H1467J104	298,258	1,151	SH	SOLE	1,151	0	0
CHUBB LIMITED	COM	H1467J104	14,770	57	SH	OTR	57	0	0
CISCO SYS INC	COM	17275R102	1,597,669	32,011	SH	SOLE	32,011	0	0
CISCO SYS INC	COM	17275R102	42,423	850	SH	OTR	850	0	0
COCA COLA CO	COM	191216100	3,132,966	51,209	SH	SOLE	51,209	0	0
COLGATE PALMOLIVE CO	COM	194162103	928,055	10,306	SH	SOLE	10,306	0	0
COLGATE PALMOLIVE CO	COM	194162103	103,557	1,150	SH	OTR	1,150	0	0
COMCAST CORP NEW	CL A	20030N101	232,399	5,361	SH	SOLE	5,361	0	0
COMCAST CORP NEW	CL A	20030N101	63,594	1,467	SH	OTR	1,467	0	0
CONOCOPHILLIPS	COM	20825C104	407,550	3,202	SH	SOLE	3,202	0	0
COSTCO WHSL CORP NEW	COM	22160K105	298,913	408	SH	SOLE	408	0	0
CSX CORP	COM	126408103	4,708,779	127,024	SH	SOLE	127,024	0	0
DARDEN RESTAURANTS INC	COM	237194105	465,512	2,785	SH	SOLE	2,785	0	0
DIREXION SHS ETF TR	AUSPCE CMD STG	25460E307	1,173,459	41,465	SH	SOLE	41,465	0	0
DISNEY WALT CO	COM	254687106	2,307,097	18,855	SH	SOLE	18,855	0	0
DISNEY WALT CO	COM	254687106	146,832	1,200	SH	OTR	1,200	0	0
DOMINION ENERGY INC	COM	25746U109	262,723	5,341	SH	SOLE	5,341	0	0
DOMINION ENERGY INC	COM	25746U109	44,812	911	SH	OTR	911	0	0
DOW INC	COM	260557103	252,922	4,366	SH	SOLE	4,366	0	0
DOW INC	COM	260557103	55,844	964	SH	OTR	964	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	826,290	8,544	SH	SOLE	8,544	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	49,612	513	SH	OTR	513	0	0
DUPONT DE NEMOURS INC	COM	26614N102	245,420	3,201	SH	SOLE	3,201	0	0
DUPONT DE	COM	26614N102	73,909	964	SH	OTR	964	0	0

NEMOURS INC

EDWARDS LIFESCIENCES CORP	COM	28176E108	1,560,781	16,333	SH	SOLE	16,333	0	0
ELEVANCE HEALTH INC	COM	036752103	336,532	649	SH	SOLE	649	0	0
EMERSON ELEC CO	COM	291011104	2,084,319	18,377	SH	SOLE	18,377	0	0
EMERSON ELEC CO	COM	291011104	170,130	1,500	SH	OTR	1,500	0	0
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	1,140,020	19,441	SH	SOLE	19,441	0	0
EXXON MOBIL CORP	COM	30231G102	5,367,498	46,176	SH	SOLE	46,176	0	0
EXXON MOBIL CORP	COM	30231G102	230,620	1,984	SH	OTR	1,984	0	0
FIRST CMNTY BANKSHARES INC V	COM	31983A103	1,220,603	35,247	SH	SOLE	35,247	0	0
FIRST CMNTY BANKSHARES INC V	COM	31983A103	110,642	3,195	SH	OTR	3,195	0	0
FIRST TR EXCH TRADED FD III	PFD SECS INC ETF	33739E108	423,907	24,475	SH	SOLE	24,475	0	0
FIRST TR EXCH TRADED FD III	PFD SECS INC ETF	33739E108	3,689	213	SH	OTR	213	0	0
FIRST TR EXCHANGE TRADED FD	NASDAQ CYB ETF	33734X846	1,493,038	26,477	SH	SOLE	26,477	0	0
FIRST TR EXCHANGE-TRADED FD	DJ INTERNT IDX	33733E302	1,111,177	5,418	SH	SOLE	5,418	0	0
FIRST TR NAS100 EQ WEIGHTED	SHS	337344105	1,756,654	14,178	SH	SOLE	14,178	0	0
FISERV INC	COM	337738108	2,120,012	13,265	SH	SOLE	13,265	0	0
FORTUNE BRANDS INNOVATIONS I	COM	34964C106	203,208	2,400	SH	SOLE	2,400	0	0
FRANKLIN RESOURCES INC	COM	354613101	403,659	14,360	SH	SOLE	14,360	0	0
GAMING & LEISURE PPTYS INC	COM	36467J108	433,795	9,416	SH	SOLE	9,416	0	0
GENERAL DYNAMICS CORP	COM	369550108	1,486,462	5,262	SH	SOLE	5,262	0	0
GENERAL ELECTRIC CO	COM	369604301	389,852	2,221	SH	SOLE	2,221	0	0
GENERAL MLS INC	COM	370334104	574,313	8,208	SH	SOLE	8,208	0	0
GLOBAL X FDS	US INFR DEV ETF	37954Y673	2,280,316	57,280	SH	SOLE	57,280	0	0
HARTFORD FINL SVCS GROUP IN	COM	416515104	303,482	2,945	SH	SOLE	2,945	0	0
HERSHEY CO	COM	427866108	1,016,262	5,225	SH	SOLE	5,225	0	0
HOME DEPOT INC	COM	437076102	2,668,321	6,956	SH	SOLE	6,956	0	0
HOME DEPOT INC	COM	437076102	520,928	1,358	SH	OTR	1,358	0	0
HONEYWELL INTL INC	COM	438516106	927,114	4,517	SH	SOLE	4,517	0	0
HONEYWELL INTL INC	COM	438516106	56,443	275	SH	OTR	275	0	0
I SHARES GOLD TR	ISHARES NEW	464285204	274,913	6,544	SH	SOLE	6,544	0	0
INTEL CORP	COM	458140100	1,386,628	31,393	SH	SOLE	31,393	0	0
INTEL CORP	COM	458140100	88,340	2,000	SH	OTR	2,000	0	0
INTERCONTINENTAL EXCHANGE IN	COM	45866F104	1,371,276	9,978	SH	SOLE	9,978	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	840,987	4,404	SH	SOLE	4,404	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	210,056	1,100	SH	OTR	1,100	0	0
INTUIT	COM	461202103	260,650	401	SH	SOLE	401	0	0
INVESCO EXCH	S&P 500 HB ETF	46138E370	1,160,361	13,225	SH	SOLE	13,225	0	0

TRADED FD TR II										
INVESCO EXCH TRADED FD TR II	VAR RATE PFD	46138G870	1,230,454	51,765	SH	SOLE		51,765	0	0
INVESCO EXCHANGE TRADED FD T	S&P SML600 VAL	46137V167	716,016	6,660	SH	SOLE		6,660	0	0
INVESCO EXCHANGE TRADED FD T	S&P500 EQL WGT	46137V357	8,511,011	50,251	SH	SOLE		50,251	0	0
INVESCO EXCHANGE TRADED FD T	GBL LISTED PVT	46137V118	297,809	4,515	SH	SOLE		4,515	0	0
INVESCO QQQ TR	UNIT SER 1	46090E103	4,718,938	10,628	SH	SOLE		10,628	0	0
ISHARES INC	MSCI JPN ETF NEW	46434G822	267,562	3,750	SH	SOLE		3,750	0	0
ISHARES SILVER TR	ISHARES	46428Q109	223,746	9,835	SH	SOLE		9,835	0	0
ISHARES SILVER TR	ISHARES	46428Q109	12,512	550	SH	OTR		550	0	0
ISHARES TR	INTL SEL DIV ETF	464288448	441,069	15,730	SH	SOLE		15,730	0	0
ISHARES TR	S&P 100 ETF	464287101	765,239	3,093	SH	SOLE		3,093	0	0
ISHARES TR	S&P TTL STK	464287150	266,343	2,310	SH	SOLE		2,310	0	0
ISHARES TR	SELECT DIVID ETF	464287168	5,050,995	41,005	SH	SOLE		41,005	0	0
ISHARES TR	SELECT DIVID ETF	464287168	11,825	96	SH	OTR		96	0	0
ISHARES TR	CORE S&P500 ETF	464287200	4,094,385	7,788	SH	SOLE		7,788	0	0
ISHARES TR	CORE US AGGBD ET	464287226	5,916,751	60,412	SH	SOLE		60,412	0	0
ISHARES TR	CORE US AGGBD ET	464287226	29,871	305	SH	OTR		305	0	0
ISHARES TR	MSCI EMG MKT ETF	464287234	2,820,306	68,654	SH	SOLE		68,654	0	0
ISHARES TR	MSCI EMG MKT ETF	464287234	11,297	275	SH	OTR		275	0	0
ISHARES TR	GLOBAL TECH ETF	464287291	432,701	5,784	SH	SOLE		5,784	0	0
ISHARES TR	GLOBAL TECH ETF	464287291	1,402,238	18,744	SH	OTR		18,744	0	0
ISHARES TR	S&P 500 GRWT ETF	464287309	1,676,640	19,856	SH	SOLE		19,856	0	0
ISHARES TR	7-10YR TRSY BD	464287440	229,266	2,422	SH	SOLE		2,422	0	0
ISHARES TR	1 3 YR TREAS BD	464287457	1,480,463	18,103	SH	SOLE		18,103	0	0
ISHARES TR	MSCI EAFE ETF	464287465	6,378,258	79,868	SH	SOLE		79,868	0	0
ISHARES TR	RUS MDCP VAL SFT	464287473	224,967	1,795	SH	SOLE		1,795	0	0
ISHARES TR	RUS MD CP GR ETF	464287481	1,470,351	12,882	SH	SOLE		12,882	0	0
ISHARES TR	RUS MID CAP ETF	464287499	3,574,497	42,508	SH	SOLE		42,508	0	0
ISHARES TR	RUS MID CAP ETF	464287499	23,965	285	SH	OTR		285	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	5,633,027	92,740	SH	SOLE		92,740	0	0
ISHARES TR	ISHARES BIOTECH	464287556	1,392,645	10,149	SH	SOLE		10,149	0	0
ISHARES TR	GLOBAL 100 ETF	464287572	288,794	3,230	SH	SOLE		3,230	0	0
ISHARES TR	RUS 1000 VAL ETF	464287598	1,956,776	10,925	SH	SOLE		10,925	0	0
ISHARES TR	S&P MC 400GR ETF	464287606	318,462	3,490	SH	SOLE		3,490	0	0
ISHARES TR	RUS 1000 GRW	464287614	2,614,496	7,757	SH	SOLE		7,757	0	0

	ETF								
ISHARES TR	RUS 1000 ETF	464287622	770,192	2,674	SH	SOLE	2,674	0	0
ISHARES TR	RUSSELL 2000 ETF	464287655	4,247,429	20,197	SH	SOLE	20,197	0	0
ISHARES TR	US INDUSTRIALS	464287754	402,272	3,200	SH	SOLE	3,200	0	0
ISHARES TR	U.S. REAL ES ETF	464287739	401,403	4,465	SH	SOLE	4,465	0	0
ISHARES TR	U.S. FIN SVC ETF	464287770	790,826	11,928	SH	SOLE	11,928	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	7,192,531	65,079	SH	SOLE	65,079	0	0
ISHARES TR	S&P SML 600 GWT	464287887	304,600	2,330	SH	SOLE	2,330	0	0
ISHARES TR	MSCI ACWI ETF	464288257	340,521	3,092	SH	SOLE	3,092	0	0
ISHARES TR	IBOXX HI YD ETF	464288513	1,495,836	19,244	SH	SOLE	19,244	0	0
ISHARES TR	IBOXX HI YD ETF	464288513	17,489	225	SH	OTR	225	0	0
ISHARES TR	ISHS 1-5YR INVS	464288646	2,268,678	44,241	SH	SOLE	44,241	0	0
ISHARES TR	3 7 YR TREAS BD	464288661	2,677,411	23,119	SH	SOLE	23,119	0	0
ISHARES TR	PFD AND INCM SEC	464288687	3,339,414	103,612	SH	SOLE	103,612	0	0
ISHARES TR	PFD AND INCM SEC	464288687	37,064	1,150	SH	OTR	1,150	0	0
ISHARES TR	U.S. MED DVC ETF	464288810	109,563	1,870	SH	SOLE	1,870	0	0
ISHARES TR	U.S. MED DVC ETF	464288810	963,219	16,440	SH	OTR	16,440	0	0
ISHARES TR	US OIL EQ&SV ETF	464288844	210,839	8,915	SH	SOLE	8,915	0	0
ISHARES TR	MICRO-CAP ETF	464288869	248,439	2,050	SH	SOLE	2,050	0	0
ISHARES TR	US TREAS BD ETF	46429B267	387,568	17,021	SH	SOLE	17,021	0	0
ISHARES TR	FLTG RATE NT ETF	46429B655	234,110	4,585	SH	SOLE	4,585	0	0
ISHARES TR	CORE HIGH DV ETF	46429B663	3,561,656	32,317	SH	SOLE	32,317	0	0
ISHARES TR	CORE HIGH DV ETF	46429B663	15,208	138	SH	OTR	138	0	0
ISHARES TR	MSCI EMRG CHN	46434G764	1,208,912	20,999	SH	SOLE	20,999	0	0
ISHARES TR	CORE INTL AGGR	46435G672	249,750	5,000	SH	SOLE	5,000	0	0
JOHNSON & JOHNSON	COM	478160104	5,277,218	33,360	SH	SOLE	33,360	0	0
JOHNSON & JOHNSON	COM	478160104	518,072	3,275	SH	OTR	3,275	0	0
JPMORGAN CHASE & CO	COM	46625H100	2,440,655	12,185	SH	SOLE	12,185	0	0
JPMORGAN CHASE & CO	COM	46625H100	269,603	1,346	SH	OTR	1,346	0	0
KRAFT HEINZ CO	COM	500754106	265,680	7,200	SH	SOLE	7,200	0	0
KRAFT HEINZ CO	COM	500754106	31,660	858	SH	OTR	858	0	0
LILLY ELI & CO	COM	532457108	8,066,667	10,369	SH	SOLE	10,369	0	0
LILLY ELI & CO	COM	532457108	128,363	165	SH	OTR	165	0	0
LOWES COS INC	COM	548661107	873,214	3,428	SH	SOLE	3,428	0	0
LOWES COS INC	COM	548661107	182,131	715	SH	OTR	715	0	0
MANULIFE FINL CORP	COM	56501R106	340,838	13,639	SH	SOLE	13,639	0	0
MARSH & MCLENNAN COS INC	COM	571748102	19,156	93	SH	SOLE	93	0	0
MARSH & MCLENNAN COS INC	COM	571748102	185,382	900	SH	OTR	900	0	0
MASTERCARD	COM	05763Q104	212,372	441	SH	SOLE	441	0	0

INCORPORATED										
MCDONALDS CORP	COM	580135101	700,645	2,485	SH	SOLE	2,485	0	0
MCDONALDS CORP	COM	580135101	23,965	85	SH	OTR	85	0	0
MERCK & CO INC	COM	58933Y105	612,775	4,644	SH	SOLE	4,644	0	0
MERCK & CO INC	COM	58933Y105	316,680	2,400	SH	OTR	2,400	0	0
META PLATFORMS CDR CIBC	CL A	30303M102	519,085	1,069	SH	SOLE	1,069	0	0
MICROSOFT CORP	COM	594918104	9,782,160	23,251	SH	SOLE	23,251	0	0
MICROSOFT CORP	COM	594918104	1,977,384	4,700	SH	OTR	4,700	0	0
MONDELEZ INTL INC	CL A	609207105	305,200	4,360	SH	SOLE	4,360	0	0
MONDELEZ INTL INC	CL A	609207105	112,000	1,600	SH	OTR	1,600	0	0
NAVO-NORDISK A S	ADR	670100205	224,700	1,750	SH	SOLE	1,750	0	0
NESTLE S A	SPONSORED ADR	641069406	252,264	2,373	SH	SOLE	2,373	0	0
NESTLE S A	SPONSORED ADR	641069406	23,387	220	SH	OTR	220	0	0
NEXTERA ENERGY INC	COM	65339F101	669,776	10,480	SH	SOLE	10,480	0	0
NORFOLK SOUTHN CORP	COM	655844108	1,803,969	7,078	SH	SOLE	7,078	0	0
NORFOLK SOUTHN CORP	COM	655844108	76,461	300	SH	OTR	300	0	0
NOVARTIS AG	SPONSORED ADR	66987V109	353,451	3,654	SH	SOLE	3,654	0	0
NUCOR CORP	COM	670346105	237,480	1,200	SH	OTR	1,200	0	0
NVIDIA CORPORATION	COM	67066G104	815,914	903	SH	SOLE	903	0	0
ORACLE CORP	COM	68389X105	464,757	3,700	SH	SOLE	3,700	0	0
OREILLY AUTOMOTIVE	COM	67103H107	275,446	244	SH	SOLE	244	0	0
PEPSICO INC	COM	713448108	1,937,010	11,068	SH	SOLE	11,068	0	0
PEPSICO INC	COM	713448108	228,388	1,350	SH	OTR	1,350	0	0
PFIZER INC	COM	717081103	814,518	29,352	SH	SOLE	29,352	0	0
PFIZER INC	COM	717081103	70,762	2,550	SH	OTR	2,550	0	0
PHILIP MORRIS INTL INC	COM	718172109	313,340	3,420	SH	SOLE	3,420	0	0
PHILIP MORRIS INTL INC	COM	718172109	464,055	5,065	SH	OTR	5,065	0	0
PROCTER AND GAMBLE CO	COM	742718109	6,174,423	38,055	SH	SOLE	38,055	0	0
PROCTER AND GAMBLE CO	COM	742718109	735,803	4,535	SH	OTR	4,535	0	0
PROSHARES TR	PSHS ULTRA QQQ	74347R206	1,110,996	12,700	SH	OTR	12,700	0	0
QUALCOMM INC	COM	747525103	688,035	4,064	SH	SOLE	4,064	0	0
QUALCOMM INC	COM	747525103	46,557	275	SH	OTR	275	0	0
RGC RES INC	COM	74955L103	810,106	40,025	SH	SOLE	40,025	0	0
RTX CORPORATION	COM	75513E101	1,920,658	19,693	SH	SOLE	19,693	0	0
RTX CORPORATION	COM	75513E101	105,332	1,080	SH	OTR	1,080	0	0
SCHLUMBERGER LTD	COM STK	806857108	599,456	10,937	SH	SOLE	10,937	0	0
SCHLUMBERGER LTD	COM STK	806857108	71,253	1,300	SH	OTR	1,300	0	0
SELECT SECTOR SPDR TR	SBI MATERIALS	81369Y100	212,532	2,288	SH	SOLE	2,288	0	0
SELECT SECTOR SPDR TR	SBI HEALTHCARE	81369Y209	721,661	4,885	SH	OTR	4,885	0	0
SELECT SECTOR SPDR TR	SBI CONS SPLS	81369Y308	200,826	2,630	SH	SOLE	2,630	0	0

SELECT SECTOR SPDR TR	ENERGY	81369Y506	1,510,087	15,995	SH	SOLE	15,995	0	0
SELECT SECTOR SPDR TR	FINANCIAL	81369Y605	1,684,168	39,985	SH	SOLE	39,985	0	0
SELECT SECTOR SPDR TR	INDL	81369Y704	2,185,154	17,348	SH	SOLE	17,348	0	0
SELECT SECTOR SPDR TR	INDL	81369Y704	13,855	110	SH	OTR	110	0	0
SELECT SECTOR SPDR TR	TECHNOLOGY	81369Y803	1,087,169	5,220	SH	SOLE	5,220	0	0
SHELL PLC	SPON ADS	780259305	463,246	6,910	SH	SOLE	6,910	0	0
SOUTHERN CO	COM	842587107	675,001	9,409	SH	SOLE	9,409	0	0
SOUTHERN CO	COM	842587107	23,315	325	SH	OTR	325	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	11,022,654	21,073	SH	SOLE	21,073	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	6,799	13	SH	OTR	13	0	0
SPDR SER TR	BBG CON SEC ETF	78464A359	276,821	3,790	SH	SOLE	3,790	0	0
SPDR SER TR	DJ REIT ETF	78464A607	553,907	5,877	SH	SOLE	5,877	0	0
SPDR SER TR	BLOOMBERG SHT TE	78468R408	952,256	37,758	SH	SOLE	37,758	0	0
SSGA ACTIVE ETF TR	BLACKSTONE SENR	78467V608	340,459	8,085	SH	SOLE	8,085	0	0
STARBUCKS CORP	COM	855244109	314,472	3,441	SH	SOLE	3,441	0	0
STRYKER CORPORATION	COM	863667101	357,870	1,000	SH	OTR	1,000	0	0
SUMMIT FINL GROUP INC	COM	86606G101	5,270,452	194,052	SH	SOLE	194,052	0	0
SUMMIT FINL GROUP INC	COM	86606G101	688,071	25,334	SH	OTR	25,334	0	0
TARGET CORP	COM	87612E106	460,746	2,600	SH	SOLE	2,600	0	0
TEXAS INSTRS INC	COM	882508104	232,744	1,336	SH	SOLE	1,336	0	0
THE CIGNA GROUP	COM	125523100	128,569	354	SH	SOLE	354	0	0
THE CIGNA GROUP	COM	125523100	95,155	262	SH	OTR	262	0	0
TRACTOR SUPPLY CO	COM	892356106	262,505	1,003	SH	SOLE	1,003	0	0
TRUIST FINL CORP	COM	89832Q109	945,810	24,264	SH	SOLE	24,264	0	0
UNION PAC CORP	COM	907818108	339,383	1,380	SH	SOLE	1,380	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	275,053	556	SH	SOLE	556	0	0
VANECK ETF TRUST	PREFERRED SECURT	92189F429	189,636	10,720	SH	SOLE	10,720	0	0
VANECK ETF TRUST	SEMICONDUCTR ETF	92189F676	2,174,528	9,665	SH	SOLE	9,665	0	0
VANECK ETF TRUST	PHARMACEUTCL ETF	92189F692	347,834	3,835	SH	SOLE	3,835	0	0
VANECK ETF TRUST	HIGH YLD MUNIETF	92189H409	441,858	8,455	SH	SOLE	8,455	0	0
VANGUARD INTL EQUITY INDEX F	ALLWRLD EX US	922042775	2,238,377	38,165	SH	SOLE	38,165	0	0
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	2,660,665	63,698	SH	SOLE	63,698	0	0
VANGUARD SPECIALIZED FUNDS	DIV APP ETF	921908844	484,464	2,653	SH	SOLE	2,653	0	0
VANGUARD TAX-MANAGED INTL	F VAN ETSF DEV MKT	921943858	2,129,164	42,439	SH	SOLE	42,439	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	1,137,997	27,121	SH	SOLE	27,121	0	0
VERIZON	COM	92343V104	71,541	1,705	SH	OTR	1,705	0	0

COMMUNICATIONS INC										
VISA INC	COM CL A	92826C839	777,516	2,786	SH	SOLE		2,786	0	0
WALMART INC	COM	931142103	812,836	13,509	SH	SOLE		13,509	0	0
WASTE MGMT INC DEL	COM	94106L109	3,070,425	14,405	SH	SOLE		14,405	0	0
WASTE MGMT INC DEL	COM	94106L109	42,630	200	SH	OTR		200	0	0
WELLS FARGO CO NEW	COM	949746101	333,038	5,746	SH	SOLE		5,746	0	0
WELLS FARGO CO NEW	COM	949746101	689,086	11,889	SH	OTR		11,889	0	0
WELLTOWER INC	COM	95040Q104	604,089	6,465	SH	SOLE		6,465	0	0