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

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

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 03-31-2021

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	04-06-2021
[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:	265
Form 13F Information Table Value Total:	240,826
	(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.

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Washington, D.C. 20549
FORM 13F

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	245	887	SH		SOLE		887	0	0
MEDTRONIC PLC	SHS	G5960L103	333	2,815	SH		SOLE		2,815	0	0
TRANE TECHNOLOGIES PLC	SHS	G8994E103	613	3,700	SH		SOLE		3,700	0	0
CHUBB LIMITED	COM	H1467J104	290	1,833	SH		SOLE		1,833	0	0
ALPS ETF TR	MED BREAKTHGH	00162Q593	576	11,450	SH		SOLE		11,450	0	0
AT&T INC	COM	00206R102	1,410	46,572	SH		SOLE		46,572	0	0
AT&T INC	COM	00206R102	229	7,567	SH		OTR		7,154	0	413
ABBOTT LABS	COM	002824100	726	6,058	SH		SOLE		6,058	0	0
ABBOTT LABS	COM	002824100	84	700	SH		OTR		700	0	0
ABBVIE INC	COM	00287Y109	1,016	9,390	SH		SOLE		9,390	0	0
ABBVIE INC	COM	00287Y109	81	750	SH		OTR		750	0	0
ADOBE SYSTEMS INCORPORATED	COM	00724F101	355	746	SH		SOLE		746	0	0
AIR PRODS & CHEMS INC	COM	009158106	1,252	4,450	SH		SOLE		4,450	0	0
ALPHABET INC	CAP STK CL C	02079K107	203	98	SH		SOLE		98	0	0
ALPHABET INC	CAP STK CL A	02079K305	437	212	SH		SOLE		212	0	0
ALTRIA GROUP INC	COM	02209S103	279	5,450	SH		SOLE		5,450	0	0
ALTRIA GROUP INC	COM	02209S103	3	50	SH		OTR		0	0	50
AMAZON COM INC	COM	023135106	925	299	SH		SOLE		299	0	0
AMERICAN ELEC PWR CO INC	COM	025537101	894	10,556	SH		SOLE		10,556	0	0
AMERICAN ELEC PWR CO INC	COM	025537101	81	962	SH		OTR		962	0	0
AMGEN INC	COM	031162100	217	873	SH		SOLE		873	0	0
AMGEN INC	COM	031162100	25	100	SH		OTR		100	0	0
AMPLIFY ETF TR	ONLIN RETL ETF	032108102	140	1,130	SH		SOLE		1,130	0	0
AMPLIFY ETF TR	ONLIN RETL ETF	032108102	137	1,100	SH		OTR		1,100	0	0
AMPLIFY ETF TR	BLOCKCHAIN LDR	032108607	328	5,865	SH		SOLE		5,865	0	0
AMPLIFY ETF TR	BLOCKCHAIN LDR	032108607	244	4,370	SH		OTR		4,370	0	0
ANTHEM INC	COM	036752103	249	693	SH		SOLE		693	0	0
APPLE INC	COM	037833100	3,094	25,326	SH		SOLE		25,326	0	0
AUTODESK INC	COM	052769106	1,663	6,000	SH		SOLE		6,000	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	662	3,515	SH		SOLE		3,515	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	19	100	SH		OTR		100	0	0

BK OF AMERICA CORP	COM	060505104	206	5,335	SH	SOLE	5,335	0	0
BK OF AMERICA CORP	COM	060505104	114	2,959	SH	OTR	2,859	0	100
BAXTER INTL INC	COM	071813109	797	9,455	SH	SOLE	9,455	0	0
BECTON DICKINSON & CO	COM	075887109	225	925	SH	SOLE	925	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	789	3,090	SH	SOLE	3,090	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	32	124	SH	OTR	0	0	124
BLACK HILLS CORP	COM	092113109	534	8,000	SH	SOLE	8,000	0	0
BRISTOL-MYERS SQUIBB CO	COM	110122108	590	9,350	SH	SOLE	9,350	0	0
CSX CORP	COM	126408103	3,240	33,600	SH	SOLE	33,600	0	0
CSX CORP	COM	126408103	296	3,069	SH	OTR	0	0	3,069
CAPITAL ONE FINL CORP	COM	14040H105	237	1,865	SH	SOLE	1,865	0	0
CAPITAL ONE FINL CORP	COM	14040H105	70	547	SH	OTR	547	0	0
CATERPILLAR INC	COM	149123101	873	3,767	SH	SOLE	3,767	0	0
CHEVRON CORP NEW	COM	166764100	892	8,516	SH	SOLE	8,516	0	0
CHEVRON CORP NEW	COM	166764100	141	1,350	SH	OTR	1,350	0	0
CISCO SYS INC	COM	17275R102	1,695	32,776	SH	SOLE	32,776	0	0
CISCO SYS INC	COM	17275R102	44	850	SH	OTR	850	0	0
COCA COLA CO	COM	191216100	2,658	50,426	SH	SOLE	50,426	0	0
COCA COLA CO	COM	191216100	127	2,400	SH	OTR	2,400	0	0
COLGATE PALMOLIVE CO	COM	194162103	825	10,466	SH	SOLE	10,466	0	0
COLGATE PALMOLIVE CO	COM	194162103	221	2,800	SH	OTR	2,800	0	0
COMCAST CORP NEW	CL A	20030N101	278	5,143	SH	SOLE	5,143	0	0
COMCAST CORP NEW	CL A	20030N101	69	1,281	SH	OTR	267	0	1,014
CONOCOPHILLIPS	COM	20825C104	243	4,591	SH	SOLE	4,591	0	0
CROWN CASTLE INTL CORP NEW	COM	22822V101	255	1,482	SH	SOLE	1,482	0	0
DARDEN RESTAURANTS INC	COM	237194105	427	3,009	SH	SOLE	3,009	0	0
DISNEY WALT CO	COM	254687106	3,524	19,100	SH	SOLE	19,100	0	0
DOMINION ENERGY INC	COM	25746U109	541	7,124	SH	SOLE	7,124	0	0
DOMINION ENERGY INC	COM	25746U109	5	62	SH	OTR	62	0	0
DOW INC	COM	260557103	243	3,803	SH	SOLE	3,803	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	573	5,931	SH	SOLE	5,931	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	50	513	SH	OTR	513	0	0
DUPONT DE NEMOURS INC	COM	26614N102	723	9,356	SH	SOLE	9,356	0	0
ETF MANAGERS TR	PRIME MOBILE PAY	26924G409	925	13,855	SH	SOLE	13,855	0	0
ETF MANAGERS TR	PRIME MOBILE PAY	26924G409	134	2,000	SH	OTR	2,000	0	0
EDWARDS LIFESCIENCES CORP	COM	28176E108	1,646	19,680	SH	SOLE	19,680	0	0
EMERSON ELEC CO	COM	291011104	1,599	17,725	SH	SOLE	17,725	0	0
EMERSON ELEC CO	COM	291011104	189	2,100	SH	OTR	2,100	0	0

EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	1,312	20,656	SH	SOLE	20,656	0	0
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	146	2,300	SH	OTR	2,300	0	0
EXXON MOBIL CORP	COM	30231G102	2,289	40,998	SH	SOLE	40,998	0	0
EXXON MOBIL CORP	COM	30231G102	383	6,866	SH	OTR	6,778	0	88
FIRST CMNTY BANKSHARES INC V	COM	31983A103	1,167	38,901	SH	SOLE	38,901	0	0
FIRST CMNTY BANKSHARES INC V	COM	31983A103	115	3,833	SH	OTR	3,833	0	0
FIRST TR EXCHANGE-TRADED FD	DJ INTERNT IDX	33733E302	1,185	5,435	SH	SOLE	5,435	0	0
FIRST TR EXCHANGE TRADED FD	NASDAQ CYB ETF	33734X846	1,369	32,738	SH	SOLE	32,738	0	0
FIRST TR NAS100 EQ WEIGHTED	SHS	337344105	1,505	14,570	SH	SOLE	14,570	0	0
FIRST TR EXCH TRADED FD III	PFD SECS INC ETF	33739E108	504	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	2,187	18,375	SH	SOLE	18,375	0	0
FRANKLIN RESOURCES INC	COM	354613101	386	13,050	SH	SOLE	13,050	0	0
GENERAL DYNAMICS CORP	COM	369550108	934	5,142	SH	SOLE	5,142	0	0
GENERAL ELECTRIC CO	COM	369604103	226	17,198	SH	SOLE	17,198	0	0
GENERAL ELECTRIC CO	COM	369604103	51	3,858	SH	OTR	1,458	0	2,400
GENERAL MLS INC	COM	370334104	455	7,422	SH	SOLE	7,422	0	0
GLOBAL X FDS	US INFR DEV ETF	37954Y673	249	9,940	SH	SOLE	9,940	0	0
GLOBAL X FDS	US INFR DEV ETF	37954Y673	160	6,400	SH	OTR	6,400	0	0
GRAYSCALE BITCOIN TR BTC	SHS	389637109	205	4,100	SH	SOLE	4,100	0	0
HERSHEY CO	COM	427866108	1,079	6,825	SH	SOLE	6,825	0	0
HOME DEPOT INC	COM	437076102	2,394	7,844	SH	SOLE	7,844	0	0
HOME DEPOT INC	COM	437076102	140	458	SH	OTR	358	0	100
HONEYWELL INTL INC	COM	438516106	1,285	5,919	SH	SOLE	5,919	0	0
HONEYWELL INTL INC	COM	438516106	60	275	SH	OTR	275	0	0
INTEL CORP	COM	458140100	2,476	38,685	SH	SOLE	38,685	0	0
INTEL CORP	COM	458140100	26	400	SH	OTR	400	0	0
INTERCONTINENTAL EXCHANGE IN	COME	45866F104	956	8,560	SH	SOLE	8,560	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	663	4,973	SH	SOLE	4,973	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	514	3,860	SH	OTR	100	0	3,760
INVESCO QQQ TR	UNIT SER 1	46090E103	4,067	12,745	SH	SOLE	12,745	0	0
INVESCO EXCHANGE TRADED FD T	WILDERHIL CLAN	46137V134	266	2,705	SH	SOLE	2,705	0	0
INVESCO EXCHANGE TRADED FD T	S&P500 EQL WGT	46137V357	5,381	37,986	SH	SOLE	37,986	0	0
INVESCO EXCHANGE TRADED FD T	S&P500 EQL WGT	46137V357	142	1,000	SH	OTR	1,000	0	0
INVESCO	GBL LISTED	46137V589	195	13,435	SH	SOLE	13,435	0	0

EXCHANGE TRADED FD T	PVT								
INVESCO EXCH TRADED FD TR II	S&P 500 HB ETF	46138E370	409	5,880	SH	SOLE	5,880	0	0
INVESCO EXCH TRADED FD TR II	S&P 500 HB ETF	46138E370	301	4,330	SH	OTR	4,330	0	0
INVESCO EXCH TRADED FD TR II	VAR RATE PFD	46138G870	510	19,712	SH	SOLE	19,712	0	0
INVESCO EXCH TRADED FD TR II	VAR RATE PFD	46138G870	215	8,325	SH	OTR	8,325	0	0
ISHARES SILVER TR	ISHARES	46428Q109	293	12,925	SH	SOLE	12,925	0	0
ISHARES SILVER TR	ISHARES	46428Q109	12	550	SH	OTR	550	0	0
ISHARES INC	EM MKTS DIV ETF	464286319	277	7,058	SH	SOLE	7,058	0	0
ISHARES TR	S&P 100 ETF	464287101	624	3,470	SH	SOLE	3,470	0	0
ISHARES TR	CORE S&P TTL STK	464287150	261	2,845	SH	SOLE	2,845	0	0
ISHARES TR	SELECT DIVID ETF	464287168	3,612	31,654	SH	SOLE	31,654	0	0
ISHARES TR	SELECT DIVID ETF	464287168	467	4,096	SH	OTR	4,096	0	0
ISHARES TR	CORE S&P500 ETF	464287200	4,167	10,474	SH	SOLE	10,474	0	0
ISHARES TR	CORE US AGGBD ET	464287226	10,035	88,162	SH	SOLE	88,162	0	0
ISHARES TR	CORE US AGGBD ET	464287226	24	215	SH	OTR	215	0	0
ISHARES TR	MSCI EMG MKT ETF	464287234	4,922	92,278	SH	SOLE	92,278	0	0
ISHARES TR	MSCI EMG MKT ETF	464287234	602	11,295	SH	OTR	11,295	0	0
ISHARES TR	IBOXX INV CP ET	464287242	230	1,765	SH	SOLE	1,765	0	0
ISHARES TR	GLOBAL TECH ETF	464287291	412	1,339	SH	SOLE	1,339	0	0
ISHARES TR	S&P 500 GRWT ETF	464287309	1,442	22,146	SH	SOLE	22,146	0	0
ISHARES TR	GLOB HLTHCRE ETF	464287325	238	3,084	SH	SOLE	3,084	0	0
ISHARES TR	BARCLAYS 7 10 YR	464287440	476	4,212	SH	SOLE	4,212	0	0
ISHARES TR	1 3 YR TREAS BD	464287457	3,558	41,251	SH	SOLE	41,251	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	5,164	68,061	SH	SOLE	68,061	0	0
ISHARES TR	MSCI EAFE ETF	464287465	366	4,826	SH	OTR	4,826	0	0
ISHARES TR	RUS MD CP GR ETF	464287481	1,450	14,208	SH	SOLE	14,208	0	0
ISHARES TR	RUS MID CAP ETF	464287499	2,063	27,908	SH	SOLE	27,908	0	0
ISHARES TR	RUS MID CAP ETF	464287499	22	300	SH	OTR	300	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	5,339	20,511	SH	SOLE	20,511	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	781	3,000	SH	OTR	3,000	0	0
ISHARES TR	NASDAQ BIOTECH	464287556	1,054	7,000	SH	SOLE	7,000	0	0
ISHARES TR	NASDAQ BIOTECH	464287556	271	1,800	SH	OTR	1,800	0	0
ISHARES TR	GLOBAL 100 ETF	464287572	251	3,805	SH	SOLE	3,805	0	0

ISHARES TR	RUS 1000 VAL ETF	464287598	371	2,450	SH	SOLE	2,450	0	0
ISHARES TR	S&P MC 400GR ETF	464287606	376	4,797	SH	SOLE	4,797	0	0
ISHARES TR	RUS 1000 GRW ETF	464287614	1,305	5,370	SH	SOLE	5,370	0	0
ISHARES TR	RUS 1000 ETF	464287622	620	2,772	SH	SOLE	2,772	0	0
ISHARES TR	RUS 2000 GRW ETF	464287648	391	1,300	SH	SOLE	1,300	0	0
ISHARES TR	RUSSELL 2000 ETF	464287655	1,329	6,015	SH	SOLE	6,015	0	0
ISHARES TR	RUSSELL 2000 ETF	464287655	276	1,250	SH	OTR	1,250	0	0
ISHARES TR	RUSSELL 3000 ETF	464287689	550	2,320	SH	SOLE	2,320	0	0
ISHARES TR	U.S. REAL ES ETF	464287739	251	2,725	SH	SOLE	2,725	0	0
ISHARES TR	US INDUSTRIALS	464287754	21	200	SH	SOLE	200	0	0
ISHARES TR	US INDUSTRIALS	464287754	317	3,000	SH	OTR	3,000	0	0
ISHARES TR	U.S. FIN SVC ETF	464287770	761	4,445	SH	SOLE	4,445	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	7,424	68,402	SH	SOLE	68,402	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	543	5,000	SH	OTR	5,000	0	0
ISHARES TR	S&P SML 600 GWT	464287887	553	4,316	SH	SOLE	4,316	0	0
ISHARES TR	MSCI ACWI EX US	464288240	1,011	18,317	SH	SOLE	18,317	0	0
ISHARES TR	INTL SEL DIV ETF	464288448	935	29,704	SH	SOLE	29,704	0	0
ISHARES TR	IBOXX HI YD ETF	464288513	875	10,038	SH	SOLE	10,038	0	0
ISHARES TR	IBOXX HI YD ETF	464288513	144	1,650	SH	OTR	1,650	0	0
ISHARES TR	MBS ETF	464288588	385	3,550	SH	SOLE	3,550	0	0
ISHARES TR	MBS ETF	464288588	143	1,315	SH	OTR	1,315	0	0
ISHARES TR	ISHS 1-5YR INVS	464288646	2,363	43,223	SH	SOLE	43,223	0	0
ISHARES TR	ISHS 1-5YR INVS	464288646	109	2,000	SH	OTR	2,000	0	0
ISHARES TR	3 7 YR TREAS BD	464288661	6,103	46,988	SH	SOLE	46,988	0	0
ISHARES TR	3 7 YR TREAS BD	464288661	273	2,100	SH	OTR	2,100	0	0
ISHARES TR	PFD AND INCM SEC	464288687	3,025	78,769	SH	SOLE	78,769	0	0
ISHARES TR	PFD AND INCM SEC	464288687	238	6,210	SH	OTR	6,210	0	0
ISHARES TR	U.S. MED DVC ETF	464288810	281	850	SH	SOLE	850	0	0
ISHARES TR	MICRO-CAP ETF	464288869	404	2,750	SH	SOLE	2,750	0	0
ISHARES TR	US TREAS BD ETF	46429B267	673	25,707	SH	SOLE	25,707	0	0
ISHARES TR	FLTG RATE NT ETF	46429B655	344	6,780	SH	SOLE	6,780	0	0
ISHARES TR	CORE HIGH DV ETF	46429B663	2,155	22,708	SH	SOLE	22,708	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	801	15,958	SH	SOLE	15,958	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	324	2,017	SH	SOLE		2,017	0	0
ISHARES INC	MSCI JPN ETF NEW	46434G822	348	5,075	SH	SOLE		5,075	0	0
ISHARES TR	CORE INTL AGGR	46435G672	274	5,000	SH	SOLE		5,000	0	0
JPMORGAN CHASE & CO	COM	46625H100	1,488	9,776	SH	SOLE		9,776	0	0
JPMORGAN CHASE & CO	COM	46625H100	137	900	SH	OTR		900	0	0
JOHNSON & JOHNSON	COM	478160104	5,594	34,038	SH	SOLE		34,038	0	0
JOHNSON & JOHNSON	COM	478160104	678	4,125	SH	OTR		4,125	0	0
KIMBERLY-CLARK CORP	COM	494368103	275	1,975	SH	SOLE		1,975	0	0
KRAFT HEINZ CO	COM	500754106	341	8,536	SH	SOLE		8,536	0	0
LILLY ELI & CO	COM	532457108	2,729	14,605	SH	SOLE		14,605	0	0
LILLY ELI & CO	COM	532457108	31	165	SH	OTR		165	0	0
LOWES COS INC	COM	548661107	697	3,664	SH	SOLE		3,664	0	0
LOWES COS INC	COM	548661107	136	715	SH	OTR		715	0	0
MANULIFE FINL CORP	COM	56501R106	348	16,194	SH	SOLE		16,194	0	0
MASTERCARD INCORPORATED	CL A	57636Q104	235	659	SH	SOLE		659	0	0
MCDONALDS CORP	COM	580135101	649	2,897	SH	SOLE		2,897	0	0
MERCK & CO. INC	COM	58933Y105	375	4,862	SH	SOLE		4,862	0	0
MICROSOFT CORP	COM	594918104	6,367	27,005	SH	SOLE		27,005	0	0
MICROSOFT CORP	COM	594918104	1,037	4,400	SH	OTR		4,400	0	0
MONDELEZ INTL INC	CL A	609207105	287	4,910	SH	SOLE		4,910	0	0
MONDELEZ INTL INC	CL A	609207105	2	34	SH	OTR		0	0	34
NESTLE S A	SPONSORED ADR	641069406	266	2,373	SH	SOLE		2,373	0	0
NESTLE S A	SPONSORED ADR	641069406	25	220	SH	OTR		220	0	0
NEXTERA ENERGY INC	COM	65339F101	852	11,264	SH	SOLE		11,264	0	0
NORFOLK SOUTHN CORP	COM	655844108	2,285	8,508	SH	SOLE		8,508	0	0
NORFOLK SOUTHN CORP	COM	655844108	601	2,238	SH	OTR		615	0	1,623
NOVARTIS AG	SPONSORED ADR	66987V109	322	3,769	SH	SOLE		3,769	0	0
ORACLE CORP	COM	68389X105	270	3,850	SH	SOLE		3,850	0	0
PEPSICO INC	COM	713448108	1,703	12,041	SH	SOLE		12,041	0	0
PEPSICO INC	COM	713448108	106	750	SH	OTR		750	0	0
PFIZER INC	COM	717081103	1,044	28,818	SH	SOLE		28,818	0	0
PFIZER INC	COM	717081103	201	5,550	SH	OTR		5,550	0	0
PHILIP MORRIS INTL INC	COM	718172109	321	3,620	SH	SOLE		3,620	0	0
PHILIP MORRIS INTL INC	COM	718172109	4	50	SH	OTR		0	0	50
PRICE T ROWE GROUP INC	COM	74144T108	257	1,500	SH	SOLE		1,500	0	0
PROCTER AND GAMBLE CO	COM	742718109	5,788	42,739	SH	SOLE		42,739	0	0
PROCTER AND GAMBLE CO	COM	742718109	418	3,090	SH	OTR		3,090	0	0

PROSHARES TR	PSHS ULTRA QQQ	74347R206	879	7,500	SH	OTR		7,500	0	0
QUALCOMM INC	COM	747525103	636	4,793	SH	SOLE		4,793	0	0
QUALCOMM INC	COM	747525103	36	275	SH	OTR		275	0	0
RGC RES INC	COM	74955L103	902	40,658	SH	SOLE		40,658	0	0
RGC RES INC	COM	74955L103	147	6,611	SH	OTR		6,611	0	0
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	2,102	27,199	SH	SOLE		27,199	0	0
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	207	2,680	SH	OTR		2,680	0	0
RENAISSANCE CAP GREENWICH FD	IPO ETF	759937204	1,077	17,315	SH	SOLE		17,315	0	0
ROYAL DUTCH SHELL PLC	SPONS ADR A	780259206	286	7,290	SH	SOLE		7,290	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	4,324	10,910	SH	SOLE		10,910	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	304	3,650	SH	SOLE		3,650	0	0
SPDR SER TR	HLTH CR EQUIP	78464A581	220	1,838	SH	SOLE		1,838	0	0
SPDR SER TR	HLTH CR EQUIP	78464A581	141	1,175	SH	OTR		1,175	0	0
SPDR SER TR	DJ REIT ETF	78464A607	303	3,202	SH	SOLE		3,202	0	0
SPDR SER TR	DJ REIT ETF	78464A607	284	3,000	SH	OTR		3,000	0	0
SSGA ACTIVE ETF TR	BLACKSTONE SENR	78467V608	356	7,779	SH	SOLE		7,779	0	0
SSGA ACTIVE ETF TR	BLACKSTONE SENR	78467V608	143	3,120	SH	OTR		3,120	0	0
SPDR SER TR	BLOOMBERG SRT TR	78468R408	528	19,302	SH	SOLE		19,302	0	0
SPDR SER TR	BLOOMBERG SRT TR	78468R408	143	5,250	SH	OTR		5,250	0	0
SCHLUMBERGER LTD	COM	806857108	317	11,657	SH	SOLE		11,657	0	0
SELECT SECTOR SPDR TR	SBI INT-INDS	81369Y704	306	3,113	SH	SOLE		3,113	0	0
SELECT SECTOR SPDR TR	SBI INT-INDS	81369Y704	159	1,610	SH	OTR		1,610	0	0
SELECT SECTOR SPDR TR	TECHNOLOGY	81369Y803	332	2,500	SH	SOLE		2,500	0	0
SOUTHERN CO	COM	842587107	690	11,093	SH	SOLE		11,093	0	0
STANLEY BLACK & DECKER INC	COM	854502101	395	1,976	SH	SOLE		1,976	0	0
STANLEY BLACK & DECKER INC	COM	854502101	20	101	SH	OTR		101	0	0
STARBUCKS CORP	COM	855244109	565	5,175	SH	SOLE		5,175	0	0
SUMMIT FINL GROUP INC	COM	86606G101	4,500	169,505	SH	SOLE		169,505	0	0
SUMMIT FINL GROUP INC	COM	86606G101	679	25,578	SH	OTR		24,500	0	1,078
SYSCO CORP	COM	871829107	314	3,987	SH	SOLE		3,987	0	0
TARGET CORP	COM	87612E106	561	2,830	SH	SOLE		2,830	0	0
TEXAS INSTRS INC	COM	882508104	385	2,037	SH	SOLE		2,037	0	0
THERMO FISHER SCIENTIFIC INC	COM	883556102	240	525	SH	SOLE		525	0	0
3M CO	COM	88579Y101	336	1,746	SH	SOLE		1,746	0	0
TRACTOR SUPPLY CO	COM	892356106	216	1,218	SH	SOLE		1,218	0	0
TRUIST FINL CORP	COM	89832Q109	265	4,549	SH	SOLE		4,549	0	0

US BANCORP DEL	COM NEW	902973304	297	5,377	SH	SOLE	5,377	0	0
UNION PAC CORP	COM	907818108	304	1,380	SH	SOLE	1,380	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	246	662	SH	SOLE	662	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	74	200	SH	OTR	0	0	200
VANGUARD SPECIALIZED FUNDS	DIV APP ETF	921908844	243	1,649	SH	SOLE	1,649	0	0
VANGUARD TAX-MANAGED INTL FD	FTSE DEV MKT ETF	921943858	2,808	57,174	SH	SOLE	57,174	0	0
VANGUARD TAX-MANAGED INTL FD	FTSE DEV MKT ETF	921943858	273	5,557	SH	OTR	5,557	0	0
VANGUARD INTL EQUITY INDEX F	ALLWRLD EX US	922042775	2,920	48,129	SH	SOLE	48,129	0	0
VANGUARD INTL EQUITY INDEX F	ALLWRLD EX US	922042775	228	3,761	SH	OTR	3,761	0	0
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	3,816	73,306	SH	SOLE	73,306	0	0
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	285	5,479	SH	OTR	5,479	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	1,729	29,730	SH	SOLE	29,730	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	70	1,199	SH	OTR	913	0	286
VISA INC	COM CL A	92826C839	634	2,993	SH	SOLE	2,993	0	0
WALMART INC	COM	931142103	567	4,175	SH	SOLE	4,175	0	0
WASTE MGMT INC DEL	COM	94106L109	1,732	13,423	SH	SOLE	13,423	0	0
WASTE MGMT INC DEL	COM	94106L109	323	2,500	SH	OTR	2,500	0	0
WELLS FARGO CO NEW	COM	949746101	230	5,896	SH	SOLE	5,896	0	0
WELLTOWER INC	COM	95040Q104	546	7,618	SH	SOLE	7,618	0	0