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.

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: 03-31-2022

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 Lester
Title:	Operations Assistant
Phone:	304-324-3220

Signature, Place, and Date of Signing:

/s/ Lisa Lester	Moorefield,, WV	04-08-2022
[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:	327
Form 13F Information Table Value Total:	295,358
	(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.
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UNITED STATES SECURITIES AND EXCHANGE COMMISSION
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	242	719	SH		SOLE		719	0	0
MEDTRONIC PLC	SHS	G5960L103	327	2,948	SH		SOLE		2,948	0	0
MEDTRONIC PLC	SHS	G5960L103	17	155	SH		OTR		155	0	0
CHUBB LIMITED	COM	H1467J104	418	1,954	SH		SOLE		1,954	0	0
CHUBB LIMITED	COM	H1467J104	12	57	SH		OTR		57	0	0
ALPS ETF TR	MED BREAKTHGH	00162Q593	293	8,700	SH		SOLE		8,700	0	0
AT&T INC	COM	00206R102	1,079	45,679	SH		SOLE		45,679	0	0
AT&T INC	COM	00206R102	179	7,567	SH		OTR		7,154	0	413
ABBOTT LABS	COM	002824100	591	4,990	SH		SOLE		4,990	0	0
ABBOTT LABS	COM	002824100	130	1,100	SH		OTR		1,100	0	0
ABBVIE INC	COM	00287Y109	1,448	8,933	SH		SOLE		8,933	0	0
ABBVIE INC	COM	00287Y109	215	1,325	SH		OTR		1,325	0	0
ADOBE SYSTEMS INCORPORATED	COM	00724F101	313	686	SH		SOLE		686	0	0
AIR PRODS & CHEMS INC	COM	009158106	1,100	4,400	SH		SOLE		4,400	0	0
ALPHABET INC	CAP STK CL C	02079K107	567	203	SH		SOLE		203	0	0
ALPHABET INC	CAP STK CL A	02079K305	1,062	382	SH		SOLE		382	0	0
ALTRIA GROUP INC	COM	02209S103	272	5,200	SH		SOLE		5,200	0	0
ALTRIA GROUP INC	COM	02209S103	288	5,515	SH		OTR		5,465	0	50
AMAZON COM INC	COM	023135106	1,705	523	SH		SOLE		523	0	0
AMERICAN ELEC PWR CO INC	COM	025537101	1,137	11,400	SH		SOLE		11,400	0	0
AMERICAN ELEC PWR CO INC	COM	025537101	131	1,312	SH		OTR		1,312	0	0
AMERICAN EXPRESS CO	COM	025816109	365	1,950	SH		SOLE		1,950	0	0
AMERICAN EXPRESS CO	COM	025816109	281	1,500	SH		OTR		1,500	0	0
AMGEN INC	COM	031162100	199	823	SH		SOLE		823	0	0
AMGEN INC	COM	031162100	121	500	SH		OTR		500	0	0
AMPLIFY ETF TR	BLOCKCHAIN LDR	032108607	221	6,455	SH		SOLE		6,455	0	0
AMPLIFY ETF TR	BLOCKCHAIN LDR	032108607	149	4,370	SH		OTR		4,370	0	0
ANTHEM INC	COM	036752103	365	744	SH		SOLE		744	0	0
APPLE INC	COM	037833100	4,765	27,288	SH		SOLE		27,288	0	0
APPLE INC	COM	037833100	166	949	SH		OTR		949	0	0
APPLIED MATLS INC	COM	038222105	323	2,447	SH		SOLE		2,447	0	0
AUTODESK INC	COM	052769106	1,286	6,000	SH		SOLE		6,000	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	800	3,515	SH		SOLE		3,515	0	0

AUTOMATIC DATA PROCESSING IN	COM	053015103	23	100	SH	OTR	100	0	0
BP PLC	SPONSORED ADR	055622104	235	8,000	SH	SOLE	8,000	0	0
BK OF AMERICA CORP	COM	060505104	286	6,950	SH	SOLE	6,950	0	0
BK OF AMERICA CORP	COM	060505104	204	4,959	SH	OTR	4,859	0	100
BAXTER INTL INC	COM	071813109	733	9,455	SH	SOLE	9,455	0	0
BECTON DICKINSON & CO	COM	075887109	140	527	SH	SOLE	527	0	0
BECTON DICKINSON & CO	COM	075887109	160	600	SH	OTR	600	0	0
BERKSHIRE HATHAWAY INC DEL	CL A	084670108	1,058	2	SH	SOLE	2	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	1,073	3,040	SH	SOLE	3,040	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	44	124	SH	OTR	0	0	124
BLACK HILLS CORP	COM	092113109	616	8,000	SH	SOLE	8,000	0	0
BOEING CO	COM	097023105	191	997	SH	SOLE	997	0	0
BOEING CO	COM	097023105	289	1,510	SH	OTR	1,460	0	50
BRISTOL-MYERS SQUIBB CO	COM	110122108	665	9,100	SH	SOLE	9,100	0	0
CSX CORP	COM	126408103	4,103	109,561	SH	SOLE	109,561	0	0
CSX CORP	COM	126408103	345	9,207	SH	OTR	0	0	9,207
CAESARS ENTERTAINMENT INC NE	COM	12769G100	262	3,393	SH	SOLE	3,393	0	0
CAPITAL ONE FINL CORP	COM	14040H105	245	1,865	SH	SOLE	1,865	0	0
CAPITAL ONE FINL CORP	COM	14040H105	334	2,547	SH	OTR	2,547	0	0
CATERPILLAR INC	COM	149123101	857	3,847	SH	SOLE	3,847	0	0
CATERPILLAR INC	COM	149123101	223	1,000	SH	OTR	1,000	0	0
CHEVRON CORP NEW	COM	166764100	1,580	9,706	SH	SOLE	9,706	0	0
CHEVRON CORP NEW	COM	166764100	545	3,350	SH	OTR	3,350	0	0
CISCO SYS INC	COM	17275R102	1,766	31,663	SH	SOLE	31,663	0	0
CISCO SYS INC	COM	17275R102	110	1,975	SH	OTR	1,975	0	0
COCA COLA CO	COM	191216100	3,252	52,448	SH	SOLE	52,448	0	0
COCA COLA CO	COM	191216100	229	3,700	SH	OTR	3,700	0	0
COLGATE PALMOLIVE CO	COM	194162103	776	10,236	SH	SOLE	10,236	0	0
COLGATE PALMOLIVE CO	COM	194162103	284	3,750	SH	OTR	3,750	0	0
COMCAST CORP NEW	CL A	20030N101	241	5,143	SH	SOLE	5,143	0	0
COMCAST CORP NEW	CL A	20030N101	116	2,481	SH	OTR	1,467	0	1,014
CONOCOPHILLIPS	COM	20825C104	458	4,584	SH	SOLE	4,584	0	0
CORTEVA INC	COM	22052L104	170	2,950	SH	SOLE	2,950	0	0
CORTEVA INC	COM	22052L104	68	1,177	SH	OTR	1,177	0	0
COSTCO WHSL CORP NEW	COM	22160K105	259	450	SH	SOLE	450	0	0
CROWN CASTLE INTL CORP NEW	COM	22822V101	287	1,553	SH	SOLE	1,553	0	0
DARDEN RESTAURANTS INC	COM	237194105	400	3,009	SH	SOLE	3,009	0	0
DIREXION SHS ETF TR	AUSPCE CMD STG	25460E307	1,791	53,950	SH	SOLE	53,950	0	0
DISNEY WALT CO	COM	254687106	2,697	19,660	SH	SOLE	19,660	0	0
DISNEY WALT CO	COM	254687106	165	1,200	SH	OTR	1,200	0	0

DOMINION ENERGY INC	COM	25746U109	600	7,062	SH	SOLE		7,062	0	0
DOMINION ENERGY INC	COM	25746U109	83	973	SH	OTR		973	0	0
DOW INC	COM	260557103	306	4,803	SH	SOLE		4,803	0	0
DOW INC	COM	260557104	81	1,264	SH	OTR		1,264	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	662	5,931	SH	SOLE		5,931	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C205	57	513	SH	OTR		513	0	0
DUPONT DE NEMOURS INC	COM	26614N102	688	9,356	SH	SOLE		9,356	0	0
DUPONT DE NEMOURS INC	COM	26614N102	82	1,118	SH	OTR		1,118	0	0
ETF MANAGERS TR	PRIME MOBILE PAY	26924G409	534	10,247	SH	SOLE		10,247	0	0
ETF MANAGERS TR	PRIME MOBILE PAY	26924G409	104	2,000	SH	OTR		2,000	0	0
EDWARDS LIFESCIENCES CORP	COM	28176E108	2,317	19,680	SH	SOLE		19,680	0	0
EMERSON ELEC CO	COM	291011104	1,700	17,338	SH	SOLE		17,338	0	0
EMERSON ELEC CO	COM	291011104	304	3,100	SH	OTR		3,100	0	0
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	1,187	20,361	SH	SOLE		20,361	0	0
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505708	134	2,300	SH	OTR		2,300	0	0
EXXON MOBIL CORP	COM	30231G102	3,459	41,880	SH	SOLE		41,880	0	0
EXXON MOBIL CORP	COM	30231G102	650	7,866	SH	OTR		7,778	0	88
META PLATFORMS INC	CL A	30303M102	246	1,105	SH	SOLE		1,105	0	0
FIRST CMNTY BANKSHARES INC V	C V COM	31983A103	983	34,839	SH	SOLE		34,839	0	0
FIRST CMNTY BANKSHARES INC V	C V COM	31983A103	125	4,442	SH	OTR		4,442	0	0
FIRST TR EXCHANGE-TRADED FD	DJ INTERNT IDX	33733E302	1,145	6,095	SH	SOLE		6,095	0	0
FIRST TR EXCHANGE TRADED FD	DJ INTERNT IDX	33734X846	1,493	28,118	SH	SOLE		28,118	0	0
FIRST TR NAS100 EQ WEIGHTED	SHS	337344105	1,466	13,665	SH	SOLE		13,665	0	0
FIRST TR EXCH TRADED FD III	PFD SECS INC ETF	33739E108	476	25,006	SH	SOLE		25,006	0	0
FIRST TR EXCH TRADED FD III	PFD SECS INC ETF	33739E109	4	213	SH	OTR		213	0	0
FISERV INC	COM	337738108	1,654	16,315	SH	SOLE		16,315	0	0
FRANKLIN RESOURCES INC	COM	354613101	487	17,440	SH	SOLE		17,440	0	0
GAMING & LEISURE PPTYS INC	COM	36467J108	442	9,416	SH	SOLE		9,416	0	0
GENERAL DYNAMICS CORP	COM	369550108	1,286	5,332	SH	SOLE		5,332	0	0
GENERAL ELECTRIC CO	COM NEW	369604301	209	2,286	SH	SOLE		2,286	0	0
GENERAL ELECTRIC CO	COM NEW	369604301	44	482	SH	OTR		182	0	300
GENERAL MLS INC	COM	370334104	492	7,272	SH	SOLE		7,272	0	0
GLOBAL X FDS	US INFR DEV ETF	37954Y673	891	31,490	SH	SOLE		31,490	0	0
GLOBAL X FDS	US INFR DEV ETF	37954Y673	181	6,400	SH	OTR		6,400	0	0
HARTFORD FINL SVCS GROUP INC	COM	416515104	211	2,945	SH	SOLE		2,945	0	0
HERSHEY CO	COM	427866108	1,478	6,825	SH	SOLE		6,825	0	0

HOME DEPOT INC	COM	437076102	2,256	7,537	SH	SOLE	7,537	0	0
HOME DEPOT INC	COM	437076102	436	1,458	SH	OTR	1,358	0	100
HONEYWELL INTL INC	COM	438516106	1,203	6,180	SH	SOLE	6,180	0	0
HONEYWELL INTL INC	COM	438516106	54	275	SH	OTR	275	0	0
INTEL CORP	COM	458140100	1,840	37,118	SH	SOLE	37,118	0	0
INTEL CORP	COM	458140100	166	3,352	SH	OTR	3,352	0	0
INTERCONTINENTAL EXCHANGE IN	COM	45866F104	1,318	9,978	SH	SOLE	9,978	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	674	5,183	SH	SOLE	5,183	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	580	4,460	SH	OTR	700	0	3,760
INVESCO QQQ TR	UNIT SER 1	46090E103	3,978	10,972	SH	SOLE	10,972	0	0
INVESCO QQQ TR	UNIT SER 1	46090E103	36	100	SH	OTR	100	0	0
INVESCO EXCHANGE TRADED FD T	S&P SML600 VAL	46137V167	967	10,000	SH	SOLE	10,000	0	0
INVESCO EXCHANGE TRADED FD T	S&P500 EQL WGT	46137V357	7,368	46,717	SH	SOLE	46,717	0	0
INVESCO EXCHANGE TRADED FD T	S&P500 EQL WGT	46137V357	205	1,300	SH	OTR	1,300	0	0
INVESCO EXCH TRADED FD TR II	S&P 500 HB ETF	46138E370	1,114	14,660	SH	SOLE	14,660	0	0
INVESCO EXCH TRADED FD TR II	S&P 500 HB ETF	46138E370	329	4,330	SH	OTR	4,330	0	0
INVESCO EXCH TRADED FD TR II	VAR RATE PFD	46138G870	1,203	49,227	SH	SOLE	49,227	0	0
INVESCO EXCH TRADED FD TR II	VAR RATE PFD	46138G870	203	8,325	SH	OTR	8,325	0	0
ISHARES SILVER TR	ISHARES	46428Q109	229	10,025	SH	SOLE	10,025	0	0
ISHARES SILVER TR	ISHARES	46428Q109	13	550	SH	OTR	550	0	0
ISHARES TR	S&P 100 ETF	464287101	697	3,345	SH	SOLE	3,345	0	0
ISHARES TR	S&P 100 ETF	464287101	21	100	SH	OTR	100	0	0
ISHARES TR	CORE S&P TTL STK	464287150	253	2,510	SH	SOLE	2,510	0	0
ISHARES TR	SELECT DIVID ETF	464287168	5,014	39,136	SH	SOLE	39,136	0	0
ISHARES TR	SELECT DIVID ETF	464287168	525	4,096	SH	OTR	4,096	0	0
ISHARES TR	CORE S&P500 ETF	464287200	4,006	8,829	SH	SOLE	8,829	0	0
ISHARES TR	CORE S&P500 ETF	464287200	36	80	SH	OTR	80	0	0
ISHARES TR	CORE US AGGBD ET	464287226	7,796	72,789	SH	SOLE	72,789	0	0
ISHARES TR	CORE US AGGBD ET	464287226	23	215	SH	OTR	215	0	0
ISHARES TR	MSCI EMG MKT ETF	464287234	4,460	98,791	SH	SOLE	98,791	0	0
ISHARES TR	MSCI EMG MKT ETF	464287234	475	10,515	SH	OTR	10,515	0	0
ISHARES TR	IBOXX INV CP ETF	464287242	203	1,680	SH	SOLE	1,680	0	0
ISHARES TR	IBOXX INV CP ETF	464287242	10	85	SH	OTR	85	0	0
ISHARES TR	GLOBAL TECH ETF	464287291	409	7,054	SH	SOLE	7,054	0	0
ISHARES TR	GLOBAL TECH ETF	464287291	1,087	18,744	SH	OTR	18,744	0	0
ISHARES TR	S&P 500 GRWT ETF	464287309	1,596	20,896	SH	SOLE	20,896	0	0

ISHARES TR	BARCLAYS 7 10 YR	464287440	384	3,569	SH	SOLE	3,569	0	0
ISHARES TR	1 3 YR TREAS BD	464287457	4,273	51,269	SH	SOLE	51,269	0	0
ISHARES TR	1 3 YR TREAS BD	464287457	300	3,600	SH	OTR	3,600	0	0
ISHARES TR	MSCI EAFE ETF	464287465	4,891	66,460	SH	SOLE	66,460	0	0
ISHARES TR	MSCI EAFE ETF	464287465	366	4,976	SH	OTR	4,976	0	0
ISHARES TR	RUS MD CP GR ETF	464287481	1,320	13,137	SH	SOLE	13,137	0	0
ISHARES TR	RUS MID CAP ETF	464287499	3,413	43,739	SH	SOLE	43,739	0	0
ISHARES TR	RUS MID CAP ETF	464287499	23	300	SH	OTR	300	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	5,207	19,405	SH	SOLE	19,405	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	663	2,470	SH	OTR	2,470	0	0
ISHARES TR	ISHARES BIOTECH	464287556	924	7,094	SH	SOLE	7,094	0	0
ISHARES TR	ISHARES BIOTECH	464287556	193	1,485	SH	OTR	1,485	0	0
ISHARES TR	GLOBAL 100 ETF	464287572	251	3,305	SH	SOLE	3,305	0	0
ISHARES TR	RUS 1000 VAL ETF	464287598	1,785	10,753	SH	SOLE	10,753	0	0
ISHARES TR	RUS 1000 VAL ETF	464287598	154	925	SH	OTR	925	0	0
ISHARES TR	S&P MC 400GR ETF	464287606	355	4,597	SH	SOLE	4,597	0	0
ISHARES TR	RUS 1000 GRW ETF	464287614	2,458	8,853	SH	SOLE	8,853	0	0
ISHARES TR	RUS 1000 ETF	464287622	693	2,772	SH	SOLE	2,772	0	0
ISHARES TR	RUS 2000 GRW ETF	464287648	332	1,300	SH	SOLE	1,300	0	0
ISHARES TR	RUSSELL 2000 ETF	464287655	2,568	12,511	SH	SOLE	12,511	0	0
ISHARES TR	RUSSELL 2000 ETF	464287655	257	1,250	SH	OTR	1,250	0	0
ISHARES TR	RUSSELL 3000 ETF	464287689	230	875	SH	SOLE	875	0	0
ISHARES TR	U.S. REAL ES ETF	464287739	295	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	316	3,000	SH	OTR	3,000	0	0
ISHARES TR	U.S. FIN SVC ETF	464287770	802	4,445	SH	SOLE	4,445	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	6,883	63,805	SH	SOLE	63,805	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	539	5,000	SH	OTR	5,000	0	0
ISHARES TR	S&P SML 600 GWT	464287887	529	4,232	SH	SOLE	4,232	0	0
ISHARES TR	MSCI ACWI EX US	464288240	647	12,382	SH	SOLE	12,382	0	0
ISHARES TR	MSCI ACWI ETF	464288257	308	3,085	SH	SOLE	3,085	0	0
ISHARES TR	INTL SEL DIV ETF	464288448	1,490	46,913	SH	SOLE	46,913	0	0
ISHARES TR	INTL SEL DIV ETF	464288448	187	5,901	SH	OTR	5,901	0	0
ISHARES TR	IBOXX HI YD ETF	464288513	1,429	17,370	SH	SOLE	17,370	0	0
ISHARES TR	IBOXX HI YD ETF	464288513	136	1,650	SH	OTR	1,650	0	0
ISHARES TR	MBS ETF	464288588	537	5,275	SH	SOLE	5,275	0	0

ISHARES TR	MBS ETF	464288588	134	1,315	SH	OTR		1,315	0	0
ISHARES TR	ISHS 5-10YR INVT	464288638	244	4,439	SH	SOLE		4,439	0	0
ISHARES TR	ISHS 1-5YR INVS	464288646	2,953	57,092	SH	SOLE		57,092	0	0
ISHARES TR	ISHS 1-5YR INVS	464288646	117	2,260	SH	OTR		2,260	0	0
ISHARES TR	3 7 YR TREAS BD	464288661	4,446	36,424	SH	SOLE		36,424	0	0
ISHARES TR	3 7 YR TREAS BD	464288661	256	2,100	SH	OTR		2,100	0	0
ISHARES TR	PFD AND INCM SEC	464288448	3,571	98,051	SH	SOLE		98,051	0	0
ISHARES TR	PFD AND INCM SEC	464288448	226	6,210	SH	OTR		6,210	0	0
ISHARES TR	U.S. MED DVC ETF	464288448	306	5,020	SH	SOLE		5,020	0	0
ISHARES TR	U.S. MED DVC ETF	464288448	1,002	16,440	SH	OTR		16,440	0	0
ISHARES TR	US OIL EQ&SV ETF	464288448	560	29,030	SH	SOLE		29,030	0	0
ISHARES TR	MICRO-CAP ETF	464288448	354	2,750	SH	SOLE		2,750	0	0
ISHARES TR	US TREAS BD ETF	46429B267	642	25,764	SH	SOLE		25,764	0	0
ISHARES TR	FLTG RATE NT ETF	46429B655	1,370	27,127	SH	SOLE		27,127	0	0
ISHARES TR	CORE HIGH DV ETF	46429B663	2,973	27,811	SH	SOLE		27,811	0	0
ISHARES TR	CORE HIGH DV ETF	46429B663	36	338	SH	OTR		338	0	0
ISHARES U S ETF TR	BLACKROCK ST MAT	46431W507	1,885	38,033	SH	SOLE		38,033	0	0
ISHARES U S ETF TR	BLACKROCK ST MAT	46431W507	283	5,700	SH	OTR		5,700	0	0
ISHARES TR	MSCI USA MMENTM	46432F396	291	1,729	SH	SOLE		1,729	0	0
ISHARES INC	MSCI JPN ETF NEW	46434G822	313	5,075	SH	SOLE		5,075	0	0
ISHARES TR	FALN ANGLS USD	46435G474	236	8,500	SH	SOLE		8,500	0	0
ISHARES TR	CORE INTL AGGR	46435G672	261	5,000	SH	SOLE		5,000	0	0
JPMORGAN CHASE & CO	COM	46625H100	1,713	12,564	SH	SOLE		12,564	0	0
JPMORGAN CHASE & CO	COM	46625H100	306	2,246	SH	OTR		2,246	0	0
JOHNSON & JOHNSON	COM	478160104	5,864	33,087	SH	SOLE		33,087	0	0
JOHNSON & JOHNSON	COM	478160104	1,218	6,875	SH	OTR		6,875	0	0
KIMBERLY-CLARK CORP	COM	494368103	188	1,525	SH	SOLE		1,525	0	0
KIMBERLY-CLARK CORP	COM	494368103	55	450	SH	OTR		450	0	0
KRAFT HEINZ CO	COM	500754106	336	8,536	SH	SOLE		8,536	0	0
KRAFT HEINZ CO	COM	500754106	34	858	SH	OTR		858	0	0
LILLY ELI & CO	COM	532457108	4,155	14,510	SH	SOLE		14,510	0	0
LILLY ELI & CO	COM	532457108	47	165	SH	OTR		165	0	0
LOWES COS INC	COM	548661107	739	3,654	SH	SOLE		3,654	0	0
LOWES COS INC	COM	548661107	145	715	SH	OTR		715	0	0
MANULIFE FINL CORP	COM	56501R106	346	16,194	SH	SOLE		16,194	0	0
MCDONALDS CORP	COM	580135101	729	2,947	SH	SOLE		2,947	0	0
MCDONALDS CORP	COM	580135101	21	85	SH	OTR		85	0	0
MERCK & CO INC	COM	58933Y105	404	4,920	SH	SOLE		4,920	0	0
MERCK & CO INC	COM	58933Y105	197	2,400	SH	OTR		2,400	0	0

MICROSOFT CORP	COM	594918104	8,418	27,303	SH	SOLE	27,303	0	0
MICROSOFT CORP	COM	594918104	2,382	7,725	SH	OTR	7,725	0	0
MONDELEZ INTL INC	CL A	609207105	308	4,910	SH	SOLE	4,910	0	0
MONDELEZ INTL INC	CL A	609207105	103	1,634	SH	OTR	1,600	0	34
NESTLE S A	SPONSORED ADR	641069406	310	2,373	SH	SOLE	2,373	0	0
NESTLE S A	SPONSORED ADR	641069406	29	220	SH	OTR	220	0	0
NEXTERA ENERGY INC	COM	65339F101	937	11,064	SH	SOLE	11,064	0	0
NORFOLK SOUTHN CORP	COM	655844108	2,499	8,763	SH	SOLE	8,763	0	0
NORFOLK SOUTHN CORP	COM	655844108	638	2,238	SH	OTR	615	0	1,623
NOVARTIS AG	SPONSORED ADR	66987V109	324	3,694	SH	SOLE	3,694	0	0
OREILLY AUTOMOTIVE INC	COM	67103H107	215	314	SH	SOLE	314	0	0
ORACLE CORP	COM	68389X105	316	3,825	SH	SOLE	3,825	0	0
PAYCHEX INC	COM	704326107	157	1,150	SH	SOLE	1,150	0	0
PAYCHEX INC	COM	704326107	62	455	SH	OTR	455	0	0
PENN NATL GAMING INC	COM	707569109	240	5,661	SH	SOLE	5,661	0	0
PEPSICO INC	COM	713448108	2,048	12,234	SH	SOLE	12,234	0	0
PEPSICO INC	COM	713448108	226	1,350	SH	OTR	1,350	0	0
PFIZER INC	COM	717081103	1,457	28,148	SH	SOLE	28,148	0	0
PFIZER INC	COM	717081103	525	10,150	SH	OTR	10,150	0	0
PHILIP MORRIS INTL INC	COM	718172109	321	3,420	SH	SOLE	3,420	0	0
PHILIP MORRIS INTL INC	COM	718172109	481	5,115	SH	OTR	5,065	0	50
PRICE T ROWE GROUP INC	COM	74144T108	227	1,500	SH	SOLE	1,500	0	0
PROCTER AND GAMBLE CO	COM	742718109	6,414	41,977	SH	SOLE	41,977	0	0
PROCTER AND GAMBLE CO	COM	742718109	1,026	6,715	SH	OTR	6,715	0	0
PROSHARES TR	PSHS ULTRA QQQ	74347R206	913	12,700	SH	OTR	12,700	0	0
QUALCOMM INC	COM	747525103	686	4,490	SH	SOLE	4,490	0	0
QUALCOMM INC	COM	747525103	138	904	SH	OTR	904	0	0
RGC RES INC	COM	74955L103	879	40,658	SH	SOLE	40,658	0	0
RGC RES INC	COM	74955L103	143	6,611	SH	OTR	6,611	0	0
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	2,750	27,754	SH	SOLE	27,754	0	0
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	275	2,780	SH	OTR	2,780	0	0
REALTY INCOME CORP	COM	756109104	83	1,200	SH	SOLE	1,200	0	0
REALTY INCOME CORP	COM	756109104	173	2,500	SH	OTR	2,500	0	0
RENAISSANCE CAP GREENWICH FD	FD IPO ETF	759937204	690	15,645	SH	SOLE	15,645	0	0
SHELL PLC	SPON ADS	780259305	389	7,090	SH	SOLE	7,090	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	7,695	17,037	SH	SOLE	17,037	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	232	513	SH	OTR	513	0	0
SPDR SER TR	BLOOMBERG CONV	78464A359	285	3,700	SH	SOLE	3,700	0	0

SPDR SER TR	HLTH CR EQUIP	78464A581	109	975	SH	SOLE	975	0	0
SPDR SER TR	HLTH CR EQUIP	78464A581	132	1,175	SH	OTR	1,175	0	0
SPDR SER TR	DJ REIT ETF	78464A607	1,104	9,407	SH	SOLE	9,407	0	0
SPDR SER TR	DJ REIT ETF	78464A607	352	3,000	SH	OTR	3,000	0	0
SSGA ACTIVE ETF TR	BLACKSTONE SENR	78467V608	1,266	28,164	SH	SOLE	28,164	0	0
SSGA ACTIVE ETF TR	BLACKSTONE SENR	78467V608	140	3,120	SH	OTR	3,120	0	0
SPDR SER TR	BLOOMBERG SHT TE	78468R408	988	37,662	SH	SOLE	37,662	0	0
SPDR SER TR	BLOOMBERG SHT TE	78468R408	138	5,250	SH	OTR	5,250	0	0
SCHLUMBERGER LTD	COM STK	806857108	482	11,657	SH	SOLE	11,657	0	0
SCHLUMBERGER LTD	COM STK	806857109	54	1,300	SH	OTR	1,300	0	0
SELECT SECTOR SPDR TR	SBI MATERIALS	81369Y100	391	4,435	SH	SOLE	4,435	0	0
SELECT SECTOR SPDR TR	SBI HEALTHCARE	81369Y209	405	2,955	SH	SOLE	2,955	0	0
SELECT SECTOR SPDR TR	SBI CONS STPLS	81369Y308	331	4,360	SH	SOLE	4,360	0	0
SELECT SECTOR SPDR TR	ENERGY	81369Y506	997	13,040	SH	SOLE	13,040	0	0
SELECT SECTOR SPDR TR	ENERGY	81369Y506	206	2,700	SH	OTR	2,700	0	0
SELECT SECTOR SPDR TR	FINANCIAL	81369Y605	898	23,440	SH	SOLE	23,440	0	0
SELECT SECTOR SPDR TR	FINANCIAL	81369Y605	153	4,000	SH	OTR	4,000	0	0
SELECT SECTOR SPDR TR	SBI INT-INDS	81369Y704	672	6,523	SH	SOLE	6,523	0	0
SELECT SECTOR SPDR TR	SBI INT-INDS	81369Y704	166	1,610	SH	OTR	1,610	0	0
SELECT SECTOR SPDR TR	TECHNOLOGY	81369Y803	306	1,927	SH	SOLE	1,927	0	0
SELECT SECTOR SPDR TR	TECHNOLOGY	81369Y803	127	800	SH	OTR	800	0	0
SOUTHERN CO	COM	842587107	790	10,893	SH	SOLE	10,893	0	0
SOUTHERN CO	COM	842587107	24	325	SH	OTR	325	0	0
STANLEY BLACK & DECKER INC	COM	854502101	269	1,926	SH	SOLE	1,926	0	0
STANLEY BLACK & DECKER INC	COM	085402101	29	211	SH	OTR	211	0	0
STARBUCKS CORP	COM	855244109	393	4,320	SH	SOLE	4,320	0	0
STRYKER CORPORATION	COM	863667101	267	1,000	SH	OTR	1,000	0	0
SUMMIT FINL GROUP INC	COM	86606G101	4,849	189,505	SH	SOLE	189,505	0	0
SUMMIT FINL GROUP INC	COM	86606G101	2,031	79,358	SH	OTR	78,280	0	1,078
SYSCO CORP	COM	871829107	326	3,987	SH	SOLE	3,987	0	0
SYSCO CORP	COM	871829107	21	260	SH	OTR	260	0	0
TARGET CORP	COM	87612E106	562	2,650	SH	SOLE	2,650	0	0
TEXAS INSTRS INC	COM	882508104	264	1,440	SH	SOLE	1,440	0	0
TEXAS INSTRS INC	COM	882529107	104	569	SH	OTR	569	0	0
THERMO FISHER SCIENTIFIC INC	COM	883529107	257	435	SH	SOLE	435	0	0
3M CO	COM	88579Y101	284	1,906	SH	SOLE	1,906	0	0
3M CO	COM	88579Y101	179	1,200	SH	OTR	1,200	0	0
TRACTOR SUPPLY CO	COM	892356106	284	1,218	SH	SOLE	1,218	0	0
TRUIST FINL CORP	COM	89832Q109	761	13,414	SH	SOLE	13,414	0	0
TRUIST FINL CORP	COM	89832Q109	425	7,500	SH	OTR	7,500	0	0

US BANCORP DEL	COM NEW	902973304	271	5,102	SH	SOLE	5,102	0	0
UNION PAC CORP	COM	907818108	377	1,380	SH	SOLE	1,380	0	0
UNITED PARCEL SERVICE INC	CL B	911312106	242	1,127	SH	SOLE	1,127	0	0
UNITED PARCEL SERVICE INC	CL B	911312106	59	275	SH	OTR	275	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	281	551	SH	SOLE	551	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	102	200	SH	OTR	0	0	200
VANECK ETF TRUST	PREFERRED SECURT	92189F429	214	10,420	SH	SOLE	10,420	0	0
VANECK ETF TRUST	SEMICONDUCTR ETF	92189F676	457	1,695	SH	SOLE	1,695	0	0
VANECK ETF TRUST	AGRIBUSINESS ETF	92189F700	440	4,210	SH	SOLE	4,210	0	0
VANECK ETF TRUST	HIGH YLD MUNIETF	92189H409	616	10,726	SH	SOLE	10,726	0	0
VANGUARD SPECIALIZED FUNDS	DIV APP ETF	921908844	533	3,284	SH	SOLE	3,284	0	0
VANGUARD TAX-MANAGED INTL FD	FTSE DEV MKT ETF	921943858	2,295	47,779	SH	SOLE	47,779	0	0
VANGUARD TAX-MANAGED INTL FD	FTSE DEV MKT ETF	921943858	267	5,557	SH	OTR	5,557	0	0
VANGUARD INTL EQUITY INDEX F	ALLWRLD EX US	922042775	2,674	46,426	SH	SOLE	46,426	0	0
VANGUARD INTL EQUITY INDEX F	ALLWRLD EX US	922042775	217	3,761	SH	OTR	3,761	0	0
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	3,205	69,469	SH	SOLE	69,469	0	0
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	253	5,479	SH	OTR	5,479	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	1,518	29,802	SH	SOLE	29,802	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	87	1,704	SH	OTR	1,418	0	286
VISA INC	COM CL A	92826C839	607	2,737	SH	SOLE	2,737	0	0
WALMART INC	COM	931142103	852	5,718	SH	SOLE	5,718	0	0
WASTE MGMT INC DEL	COM	94106L109	2,021	12,753	SH	SOLE	12,753	0	0
WASTE MGMT INC DEL	COM	94106L109	428	2,700	SH	OTR	2,700	0	0
WELLS FARGO CO NEW	COM	949746101	286	5,896	SH	SOLE	5,896	0	0
WELLS FARGO CO NEW	COM	949746101	576	11,889	SH	OTR	11,889	0	0
WELLTOWER INC	COM	95040Q104	724	7,530	SH	SOLE	7,530	0	0
WELLTOWER INC	COM	95040Q104	8	88	SH	OTR	88	0	0
WEYERHAEUSER CO MTN BE	COM NEW	962166104	155	4,082	SH	SOLE	4,082	0	0
WEYERHAEUSER CO MTN BE	COM NEW	962166104	57	1,506	SH	OTR	1,506	0	0