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: 12-31-2020

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	01-06-2021
[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:	237
Form 13F Information Table Value Total:	228,463
	(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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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	237	907	SH		SOLE		907	0	0
MEDTRONIC PLC	SHS	G5960L103	423	3,615	SH		SOLE		3,615	0	0
TRANE TECHNOLOGIES PLC	SHS	G8994E103	610	4,200	SH		SOLE		4,200	0	0
CHUBB LIMITED	COM	H1467J104	282	1,833	SH		SOLE		1,833	0	0
ALPS ETF TR	MED BREAKTHGH	00162Q593	540	10,550	SH		SOLE		10,550	0	0
AT&T INC	COM	00206R102	1,283	44,597	SH		SOLE		44,597	0	0
AT&T INC	COM	00206R102	236	8,217	SH		OTR		7,804	0	413
ABBOTT LABS	COM	002824100	751	6,858	SH		SOLE		6,858	0	0
ABBOTT LABS	COM	002824100	101	925	SH		OTR		925	0	0
ABBVIE INC	COM	00287Y109	958	8,940	SH		SOLE		8,940	0	0
ABBVIE INC	COM	00287Y109	104	975	SH		OTR		975	0	0
ADOBE SYSTEMS INCORPORATED	COM	00724F101	398	796	SH		SOLE		796	0	0
AIR PRODS & CHEMS INC	COM	009158106	1,216	4,450	SH		SOLE		4,450	0	0
ALPHABET INC	CAP STK CL A	02079K305	372	212	SH		SOLE		212	0	0
ALTRIA GROUP INC	COM	02209S103	223	5,450	SH		SOLE		5,450	0	0
ALTRIA GROUP INC	COM	02209S103	2	50	SH		OTR		0	0	50
AMAZON COM INC	COM	023135106	974	299	SH		SOLE		299	0	0
AMERICAN ELEC PWR CO INC	COM	025537101	915	10,993	SH		SOLE		10,993	0	0
AMERICAN ELEC PWR CO INC	COM	025537101	113	1,356	SH		OTR		1,356	0	0
AMGEN INC	COM	031162100	201	873	SH		SOLE		873	0	0
AMGEN INC	COM	031162100	23	100	SH		OTR		100	0	0
AMPLIFY ETF TR	BLOCKCHAIN LDR	032108607	217	6,195	SH		SOLE		6,195	0	0
AMPLIFY ETF TR	BLOCKCHAIN LDR	032108607	153	4,370	SH		OTR		4,370	0	0
ANTHEM INC	COM	036752103	240	746	SH		SOLE		746	0	0
APPLE INC	COM	037833100	3,818	28,773	SH		SOLE		28,773	0	0
AUTODESK INC	COM	052769106	1,832	6,000	SH		SOLE		6,000	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	624	3,540	SH		SOLE		3,540	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	18	100	SH		OTR		100	0	0
BK OF AMERICA CORP	COM	060505104	162	5,335	SH		SOLE		5,335	0	0
BK OF AMERICA CORP	COM	060505104	90	2,959	SH		OTR		2,859	0	100

BAXTER INTL INC	COM	071813109	759	9,455	SH	SOLE	9,455	0	0
BECTON DICKINSON & CO	COM	075887109	235	940	SH	SOLE	940	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	728	3,140	SH	SOLE	3,140	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	29	124	SH	OTR	0	0	124
BLACK HILLS CORP	COM	092113109	492	8,000	SH	SOLE	8,000	0	0
BRISTOL-MYERS SQUIBB CO	COM	110122108	518	8,350	SH	SOLE	8,350	0	0
CSX CORP	COM	126408103	3,419	37,672	SH	SOLE	37,672	0	0
CSX CORP	COM	126408103	296	3,257	SH	OTR	188	0	3,069
CAPITAL ONE FINL CORP	COM	14040H105	189	1,915	SH	SOLE	1,915	0	0
CAPITAL ONE FINL CORP	COM	14040H105	76	771	SH	OTR	771	0	0
CATERPILLAR INC	COM	149123101	686	3,767	SH	SOLE	3,767	0	0
CHEVRON CORP NEW	COM	166764100	612	7,250	SH	SOLE	7,250	0	0
CISCO SYS INC	COM	17275R102	1,485	33,176	SH	SOLE	33,176	0	0
CISCO SYS INC	COM	17275R102	48	1,075	SH	OTR	1,075	0	0
COCA COLA CO	COM	191216100	2,828	51,576	SH	SOLE	51,576	0	0
COCA COLA CO	COM	191216100	157	2,865	SH	OTR	2,865	0	0
COLGATE PALMOLIVE CO	COM	194162103	903	10,566	SH	SOLE	10,566	0	0
COLGATE PALMOLIVE CO	COM	194162103	239	2,800	SH	OTR	2,800	0	0
COMCAST CORP NEW	CL A	20030N101	277	5,287	SH	SOLE	5,287	0	0
COMCAST CORP NEW	CL A	20030N101	73	1,391	SH	OTR	377	0	1,014
COSTCO WHSL CORP NEW	COM	22160K105	216	574	SH	SOLE	574	0	0
CROWN CASTLE INTL CORP New	COM	22822V101	236	1,482	SH	SOLE	1,482	0	0
DARDEN RESTAURANTS INC	COM	237194105	358	3,009	SH	SOLE	3,009	0	0
DISNEY WALT CO	COM	254687106	3,461	19,100	SH	SOLE	19,100	0	0
DOLLAR GEN CORP NEW	COM	256677105	205	975	SH	SOLE	975	0	0
DOMINION ENERGY INC	COM	25746U109	589	7,826	SH	SOLE	7,826	0	0
DOMINION ENERGY INC	COM	25746U109	5	62	SH	OTR	62	0	0
DOW INC	COM	260557103	211	3,803	SH	SOLE	3,803	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	597	6,515	SH	SOLE	6,515	0	0
DUKE ENERGY CORP NEW	COM NEW	26441C204	59	647	SH	OTR	647	0	0
DUPONT DE NEMOURS INC	COM	26614N102	665	9,356	SH	SOLE	9,356	0	0
ETF MANAGERS TR	PRIME MOBILE PAY	26924G409	904	13,590	SH	SOLE	13,590	0	0
EDWARDS LIFESCIENCES CORP	COM	28176E108	1,795	19,680	SH	SOLE	19,680	0	0
EMERSON ELEC CO	COM	291011104	1,457	18,125	SH	SOLE	18,125	0	0
EMERSON ELEC CO	COM	291011104	169	2,100	SH	OTR	2,100	0	0
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	1,409	23,146	SH	SOLE	23,146	0	0
EXCHANGE TRADED CONCEPTS TR	ROBO GLB ETF	301505707	140	2,300	SH	OTR	2,300	0	0
EXXON MOBIL CORP	COM	30231G102	1,607	38,998	SH	SOLE	38,998	0	0

EXXON MOBIL CORP	COM	30231G102	293	7,103	SH		OTR		7,015	0	88
FIRST CMNTY BANKSHARES INC V	COM	31983A103	837	38,780	SH		SOLE		38,780	0	0
FIRST CMNTY BANKSHARES INC V	COM	31983A103	117	5,401	SH		OTR		5,401	0	0
FIRST TR EXCHANGE-TRADED FD	DJ INTERNT IDX	33733E302	1,178	5,550	SH		SOLE		5,550	0	0
FIRST TR EXCHANGE TRADED FD	NASDAQ CYB ETF	33734X846	1,417	31,918	SH		SOLE		31,918	0	0
FIRST TR NAS100 EQ WEIGHTED	SHS	337344105	1,485	14,720	SH		SOLE		14,720	0	0
FIRST TR EXCH TRADED FD III	PFD SECS INC ETF	33739E108	505	25,006	SH		SOLE		25,006	0	0
FIRST TR EXCH TRADED FD III	PFD SECS INC ETF	33739E108	6	300	SH		OTR		300	0	0
FISERV INC	COM	337738108	2,104	18,475	SH		SOLE		18,475	0	0
GENERAL DYNAMICS CORP	COM	369550108	780	5,242	SH		SOLE		5,242	0	0
GENERAL ELECTRIC CO	COM	369604103	190	17,598	SH		SOLE		17,598	0	0
GENERAL ELECTRIC CO	COM	369604103	48	4,454	SH		OTR		2,054	0	2,400
GENERAL MLS INC	COM	370334104	436	7,422	SH		SOLE		7,422	0	0
GENERAL MLS INC	COM	370334104	36	620	SH		OTR		620	0	0
HERSHEY CO	COM	427866108	1,040	6,825	SH		SOLE		6,825	0	0
HOME DEPOT INC	COM	437076102	2,132	8,025	SH		SOLE		8,025	0	0
HOME DEPOT INC	COM	437076102	178	669	SH		OTR		569	0	100
HONEYWELL INTL INC	COM	438516106	1,302	6,119	SH		SOLE		6,119	0	0
HONEYWELL INTL INC	COM	438516106	82	387	SH		OTR		387	0	0
INTEL CORP	COM	458140100	1,927	38,685	SH		SOLE		38,685	0	0
INTEL CORP	COM	458140100	30	594	SH		OTR		594	0	0
INTERCONTINENTAL EXCHANGE IN	COM	45866F104	987	8,560	SH		SOLE		8,560	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	634	5,039	SH		SOLE		5,039	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	486	3,860	SH		OTR		100	0	3,760
INVESCO QQQ TR	UNIT SER 1	46090E103	4,418	14,082	SH		SOLE		14,082	0	0
INVESCO EXCHANGE TRADED FD T	WILDERHIL CLAN	46137V134	243	2,355	SH		SOLE		2,355	0	0
INVESCO EXCHANGE TRADED FD T	S&P500 EQL WGT	46137V357	4,560	35,754	SH		SOLE		35,754	0	0
INVESCO EXCH TRADED FD TR II	S&P 500 HB ETF	46138E370	215	3,780	SH		SOLE		3,780	0	0
INVESCO EXCH TRADED FD TR II	S&P 500 HB ETF	46138E370	132	2,330	SH		OTR		2,330	0	0
ISHARES INC	EM MKTS DIV ETF	464286319	276	7,414	SH		SOLE		7,414	0	0
ISHARES TR	S&P 100 ETF	464287101	626	3,649	SH		SOLE		3,649	0	0
ISHARES TR	CORE S&P TTL STK	464287150	245	2,845	SH		SOLE		2,845	0	0
ISHARES TR	SELECT DIVID ETF	464287168	2,815	29,271	SH		SOLE		29,271	0	0
ISHARES TR	SELECT DIVID ETF	464287168	398	4,136	SH		OTR		4,136	0	0
ISHARES TR	TIPS BD ETF	464287176	293	2,296	SH		SOLE		2,296	0	0
ISHARES TR	CORE S&P500 ETF	464287200	4,134	11,012	SH		SOLE		11,012	0	0

ISHARES TR	CORE US AGGBD ET	464287226	13,777	116,563	SH	SOLE	116,563	0	0
ISHARES TR	CORE US AGGBD ET	464287226	1,035	8,755	SH	OTR	8,755	0	0
ISHARES TR	MSCI EMG MKT ETF	464287234	4,286	82,945	SH	SOLE	82,945	0	0
ISHARES TR	MSCI EMG MKT ETF	464287234	589	11,407	SH	OTR	11,407	0	0
ISHARES TR	IBOXX INV CP ETF	464287242	244	1,765	SH	SOLE	1,765	0	0
ISHARES TR	GLOBAL TECH ETF	464287291	402	1,339	SH	SOLE	1,339	0	0
ISHARES TR	S&P 500 GRWT ETF	464287309	1,646	25,796	SH	SOLE	25,796	0	0
ISHARES TR	GLOB HLTHCRE ETF	464287325	236	3,084	SH	SOLE	3,084	0	0
ISHARES TR	BARCLAYS 7 10 YR	464287440	505	4,212	SH	SOLE	4,212	0	0
ISHARES TR	1 3 YR TREAS BD	464287457	2,125	24,601	SH	SOLE	24,601	0	0
ISHARES TR	MSCI EAFE ETF	464287465	4,882	66,915	SH	SOLE	66,915	0	0
ISHARES TR	MSCI EAFE ETF	464287465	352	4,826	SH	OTR	4,826	0	0
ISHARES TR	RUS MD CP GR ETF	464287481	1,583	15,420	SH	SOLE	15,420	0	0
ISHARES TR	RUS MID CAP ETF	464287499	1,997	29,138	SH	SOLE	29,138	0	0
ISHARES TR	RUS MID CAP ETF	464287499	21	300	SH	OTR	300	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	4,869	21,186	SH	SOLE	21,186	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	1,082	4,710	SH	OTR	4,710	0	0
ISHARES TR	NASDAQ BIOTECH	464287556	1,052	6,945	SH	SOLE	6,945	0	0
ISHARES TR	NASDAQ BIOTECH	464287556	273	1,800	SH	OTR	1,800	0	0
ISHARES TR	GLOBAL 100 ETF	464287572	246	3,905	SH	SOLE	3,905	0	0
ISHARES TR	S&P MC 400GR ETF	464287606	434	6,012	SH	SOLE	6,012	0	0
ISHARES TR	RUS 1000 GRW ETF	464287614	1,295	5,370	SH	SOLE	5,370	0	0
ISHARES TR	RUS 1000 ETF	464287622	587	2,772	SH	SOLE	2,772	0	0
ISHARES TR	RUS 2000 GRW ETF	464287648	373	1,300	SH	SOLE	1,300	0	0
ISHARES TR	RUSSELL 2000 ETF	464287655	861	4,391	SH	SOLE	4,391	0	0
ISHARES TR	RUSSELL 3000 ETF	464287689	726	3,249	SH	SOLE	3,249	0	0
ISHARES TR	U.S. REAL ES ETF	464287739	229	2,670	SH	SOLE	2,670	0	0
ISHARES TR	US INDUSTRIALS	464287754	19	200	SH	SOLE	200	0	0
ISHARES TR	US INDUSTRIALS	464287754	291	3,000	SH	OTR	3,000	0	0
ISHARES TR	U.S. FIN SVC ETF	464287770	667	4,445	SH	SOLE	4,445	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	6,407	69,712	SH	SOLE	69,712	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	460	5,000	SH	OTR	5,000	0	0
ISHARES TR	S&P SML 600 GWT	464287887	493	4,316	SH	SOLE	4,316	0	0

ISHARES TR	MSCI ACWI EX US	464288240	781	14,733	SH		SOLE	14,733	0	0
ISHARES TR	INTL SEL DIV ETF	464288448	706	23,954	SH		SOLE	23,954	0	0
ISHARES TR	IBOXX HI YD ETF	464288513	267	3,058	SH		SOLE	3,058	0	0
ISHARES TR	ISHS 1-5YR INVS	464288646	1,899	34,420	SH		SOLE	34,420	0	0
ISHARES TR	ISHS 1-5YR INVS	464288646	110	2,000	SH		OTR	2,000	0	0
ISHARES TR	3 7 YR TREAS BD	464288661	7,210	54,219	SH		SOLE	54,219	0	0
ISHARES TR	3 7 YR TREAS BD	464288661	874	6,574	SH		OTR	6,574	0	0
ISHARES TR	PFD AND INCM SEC	464288687	2,516	65,340	SH		SOLE	65,340	0	0
ISHARES TR	PFD AND INCM SEC	464288687	22	580	SH		OTR	580	0	0
ISHARES TR	U.S. MED DVC ETF	464288810	278	850	SH		SOLE	850	0	0
ISHARES TR	MICRO-CAP ETF	464288869	326	2,750	SH		SOLE	2,750	0	0
ISHARES TR	US TREAS BD ETF	46429B267	961	35,267	SH		SOLE	35,267	0	0
ISHARES TR	CORE HIGH DV ETF	46429B663	1,788	20,399	SH		SOLE	20,399	0	0
ISHARES TR	CORE HIGH DV ETF	46429B663	17	194	SH		OTR	194	0	0
ISHARES TR	MSCI USA MMENTM	46432F396	375	2,325	SH		SOLE	2,325	0	0
ISHARES INC	MSCI JPN ETF NEW	46434G822	343	5,075	SH		SOLE	5,075	0	0
ISHARES TR	CORE INTL AGGR	46435G672	281	5,000	SH		SOLE	5,000	0	0
JPMORGAN CHASE & CO	COM	46625H100	1,281	10,081	SH		SOLE	10,081	0	0
JOHNSON & JOHNSON	COM	478160104	5,432	34,513	SH		SOLE	34,513	0	0
JOHNSON & JOHNSON	COM	478160104	712	4,523	SH		OTR	4,523	0	0
KIMBERLY-CLARK CORP	COM	494368103	266	1,975	SH		SOLE	1,975	0	0
LILLY ELI & CO	COM	532457108	2,483	14,705	SH		SOLE	14,705	0	0
LILLY ELI & CO	COM	532457108	39	233	SH		OTR	233	0	0
LOWES COS INC	COM	548661107	588	3,664	SH		SOLE	3,664	0	0
LOWES COS INC	COM	548661107	162	1,007	SH		OTR	1,007	0	0
MANULIFE FINL CORP	COM	56501R106	289	16,194	SH		SOLE	16,194	0	0
MASTERCARD INCORPORATED	CL A	57636Q104	258	723	SH		SOLE	723	0	0
MCDONALDS CORP	COM	580135101	622	2,897	SH		SOLE	2,897	0	0
MERCK & CO. INC	COM	58933Y105	403	4,927	SH		SOLE	4,927	0	0
MICROSOFT CORP	COM	594918104	6,599	29,671	SH		SOLE	29,671	0	0
MICROSOFT CORP	COM	594918104	1,329	5,975	SH		OTR	5,975	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	280	2,373	SH		SOLE	2,373	0	0
NESTLE S A	SPONSORED ADR	641069406	37	310	SH		OTR	310	0	0
NEXTERA ENERGY INC	COM	65339F101	869	11,264	SH		SOLE	11,264	0	0

NORFOLK SOUTHN CORP	COM	655844108	2,087	8,782	SH	SOLE		8,782	0	0
NORFOLK SOUTHN CORP	COM	655844108	532	2,238	SH	OTR		615	0	1,623
NOVARTIS AG	SPONSORED ADR	66987V109	357	3,777	SH	SOLE		3,777	0	0
ORACLE CORP	COM	68389X105	257	3,970	SH	SOLE		3,970	0	0
PEPSICO INC	COM	713448108	1,786	12,041	SH	SOLE		12,041	0	0
PEPSICO INC	COM	713448108	145	975	SH	OTR		975	0	0
PFIZER INC	COM	717081103	1,061	28,818	SH	SOLE		28,818	0	0
PFIZER INC	COM	717081103	213	5,775	SH	OTR		5,775	0	0
PHILIP MORRIS INTL INC	COM	718172109	319	3,850	SH	SOLE		3,850	0	0
PHILIP MORRIS INTL INC	COM	718172109	4	50	SH	OTR		0	0	50
PRICE T ROWE GROUP INC	COM	74144T108	227	1,500	SH	SOLE		1,500	0	0
PROCTER AND GAMBLE CO	COM	742718109	5,988	43,034	SH	SOLE		43,034	0	0
PROCTER AND GAMBLE CO	COM	742718109	493	3,540	SH	OTR		3,540	0	0
PROSHARES TR	PSHS ULTRA QQQ	74347R206	1,528	13,270	SH	OTR		13,270	0	0
QUALCOMM INC	COM	747525103	745	4,893	SH	SOLE		4,893	0	0
QUALCOMM INC	COM	747525103	59	388	SH	OTR		388	0	0
RGC RES INC	COM	74955L103	967	40,658	SH	SOLE		40,658	0	0
RGC RES INC	COM	74955L103	222	9,315	SH	OTR		9,315	0	0
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	1,951	27,279	SH	SOLE		27,279	0	0
RAYTHEON TECHNOLOGIES CORP	COM	75513E101	223	3,122	SH	OTR		3,122	0	0
RENAISSANCE CAP GREENWICH FD	IPO ETF	759937204	1,316	20,410	SH	SOLE		20,410	0	0
ROYAL DUTCH SHELL PLC	SPONS ADR A	780259206	256	7,290	SH	SOLE		7,290	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	3,993	10,679	SH	SOLE		10,679	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	5	14	SH	OTR		14	0	0
SPDR SER TR	BLMBRG BRC CNVRT	78464A359	332	4,009	SH	SOLE		4,009	0	0
SCHLUMBERGER LTD	COM	806857108	260	11,907	SH	SOLE		11,907	0	0
SCHLUMBERGER LTD	COM	806857108	13	582	SH	OTR		582	0	0
SELECT SECTOR SPDR TR	SBI INT-INDS	81369Y704	270	3,053	SH	SOLE		3,053	0	0
SELECT SECTOR SPDR TR	SBI INT-INDS	81369Y704	147	1,655	SH	OTR		1,655	0	0
SELECT SECTOR SPDR TR	TECHNOLOGY	81369Y803	325	2,500	SH	SOLE		2,500	0	0
SOUTHERN CO	COM	842587107	709	11,543	SH	SOLE		11,543	0	0
STANLEY BLACK & DECKER INC	COM	854502101	371	2,077	SH	SOLE		2,077	0	0
STANLEY BLACK & DECKER INC	COM	854502101	18	101	SH	OTR		101	0	0
STARBUCKS CORP	COM	855244109	554	5,175	SH	SOLE		5,175	0	0
SUMMIT FINL GROUP INC	COM	86606G101	4,527	205,012	SH	SOLE		205,012	0	0
SUMMIT FINL GROUP INC	COM	86606G101	565	25,578	SH	OTR		24,500	0	1,078

SYSCO CORP	COM	871829107	300	4,041	SH	SOLE	4,041	0	0
TARGET CORP	COM	87612E106	526	2,980	SH	SOLE	2,980	0	0
TEXAS INSTRS INC	COM	882508104	337	2,052	SH	SOLE	2,052	0	0
THERMO FISHER SCIENTIFIC INC	COM	883556102	251	539	SH	SOLE	539	0	0
3M CO	COM	88579Y101	305	1,746	SH	SOLE	1,746	0	0
TRUIST FINL CORP	COM	89832Q109	218	4,549	SH	SOLE	4,549	0	0
US BANCORP DEL	COM NEW	902973304	251	5,377	SH	SOLE	5,377	0	0
US BANCORP DEL	COM NEW	902973304	18	388	SH	OTR	388	0	0
UNION PAC CORP	COM	907818108	287	1,380	SH	SOLE	1,380	0	0
UNITED PARCEL SERVICE INC	CL B	911312106	138	820	SH	SOLE	820	0	0
UNITED PARCEL SERVICE INC	CL B	911312106	65	388	SH	OTR	388	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	237	677	SH	SOLE	677	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	70	200	SH	OTR	0	0	200
VANGUARD TAX-MANAGED INTL FD	FTSE DEV MKT ETF	921943858	2,971	62,936	SH	SOLE	62,936	0	0
VANGUARD TAX-MANAGED INTL FD	FTSE DEV MKT ETF	921943858	262	5,557	SH	OTR	5,557	0	0
VANGUARD INTL EQUITY INDEX F	ALLWRLD EX US	922042775	2,877	49,294	SH	SOLE	49,294	0	0
VANGUARD INTL EQUITY INDEX F	ALLWRLD EX US	922042775	219	3,761	SH	OTR	3,761	0	0
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	3,673	73,306	SH	SOLE	73,306	0	0
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	275	5,479	SH	OTR	5,479	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	1,721	29,296	SH	SOLE	29,296	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	92	1,572	SH	OTR	1,286	0	286
VISA INC	COM CL A	92826C839	655	2,993	SH	SOLE	2,993	0	0
WALMART INC	COM	931142103	602	4,175	SH	SOLE	4,175	0	0
WASTE MGMT INC DEL	COM	94106L109	1,701	14,423	SH	SOLE	14,423	0	0
WASTE MGMT INC DEL	COM	94106L109	295	2,500	SH	OTR	2,500	0	0
WELLS FARGO CO NEW	COM	949746101	203	6,729	SH	SOLE	6,729	0	0
WELLS FARGO CO NEW	COM	949746101	28	927	SH	OTR	927	0	0
WELLTOWER INC	COM	95040Q104	492	7,618	SH	SOLE	7,618	0	0