

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.

**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: 09-30-2022

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: FIRST MERCHANTS CORP

Address: 200 East Jackson Street

Muncie, IN 47305

Form 13F File  
Number: 028-13037

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: Candy Shannon

Title: Director of Wealth Operations

Phone: 765-747-1570

**Signature, Place, and Date of Signing:**

Candy Shannon Muncie, IN 10-18-2022  
[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: 372  
Form 13F Information Table Value Total: 998,734  
(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.

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**FORM 13F**

**OMB APPROVAL**

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

**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	SOLE
NAME OF ISSUER	TITLE OF CLASS	CUSIP	(x\$1000)	PRN AMT	PRN	CALL	DISCRETION	MANAGER	SOLE	SHARED	NONE
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101	10,400	40,423	SH		SOLE		39,720	466	237
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101	99	386	SH		DFND		386	0	0
LINDE PLC COM	COMMON STOCK	G5494J103	3,867	14,346	SH		SOLE		14,198	25	123
LINDE PLC COM	COMMON STOCK	G5494J103	3	10	SH		DFND		10	0	0
MEDTRONIC INCORPORATED ADR	FOREIGN EQUITIES	G5960L103	1,714	21,225	SH		SOLE		20,824	382	19
MEDTRONIC INCORPORATED ADR	FOREIGN EQUITIES	G5960L103	24	303	SH		DFND		303	0	0
ALCON INC COM	FOREIGN EQUITIES	H01301128	2,582	44,374	SH		SOLE		44,093	150	131
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	8,012	44,053	SH		SOLE		43,406	389	258
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	242	1,332	SH		DFND		1,332	0	0
AFLAC INC COM	COMMON STOCK	001055102	396	7,044	SH		SOLE		7,044	0	0
AT&T INC COM	COMMON STOCK	00206R102	488	31,811	SH		SOLE		31,645	166	0
AT&T INC COM	COMMON STOCK	00206R102	15	1,000	SH		DFND		1,000	0	0
ABBOTT LABS COM	COMMON STOCK	002824100	9,161	94,676	SH		SOLE		93,443	900	333
ABBOTT LABS COM	COMMON STOCK	002824100	273	2,819	SH		DFND		2,819	0	0
ABBVIE INC COM	COMMON STOCK	00287Y109	2,897	21,586	SH		SOLE		21,586	0	0
ABBVIE INC COM	COMMON STOCK	00287Y109	195	1,450	SH		DFND		1,450	0	0
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	3,393	12,331	SH		SOLE		11,570	717	44
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	26	95	SH		DFND		95	0	0
ALEXANDRIA RE EQUITIES INC COM	REAL ESTATE INVESTMENT TRUST	015271109	1,473	10,508	SH		SOLE		10,428	0	80
ALEXANDRIA RE EQUITIES INC COM	REAL ESTATE INVESTMENT TRUST	015271109	1	6	SH		DFND		6	0	0
ALLIANT CORP COM	COMMON STOCK	018802108	2,730	51,528	SH		SOLE		49,953	1,450	125

ALLIANT CORP COM	COMMON STOCK	018802108	173	3,260	SH	DFND	3,260	0	0
ALPHABET INC CL C COM	COMMON STOCK	02079K107	2,198	22,859	SH	SOLE	22,719	0	140
ALPHABET INC CL C COM	COMMON STOCK	02079K107	29	300	SH	DFND	300	0	0
ALPHABET CL A COM	COMMON STOCK	02079K305	14,719	153,882	SH	SOLE	151,242	1,820	820
ALPHABET CL A COM	COMMON STOCK	02079K305	323	3,380	SH	DFND	3,380	0	0
AMAZON INC COM	COMMON STOCK	023135106	7,515	66,505	SH	SOLE	65,945	180	380
AMAZON INC COM	COMMON STOCK	023135106	79	700	SH	DFND	700	0	0
AMERICAN EXPRESS CO COM	COMMON STOCK	025816109	248	1,837	SH	SOLE	1,825	0	12
AMERICAN TOWER CORP REIT	REAL ESTATE INVESTMENT TRUST	03027X100	2,298	10,703	SH	SOLE	10,573	0	130
AMERICAN WATER CO INC COM	COMMON STOCK	030420103	1,278	9,821	SH	SOLE	9,628	17	176
AMERICAN WATER CO INC COM	COMMON STOCK	030420103	9	68	SH	DFND	68	0	0
AMERISOURCE-BERGEN CORP COM	COMMON STOCK	03073E105	596	4,401	SH	SOLE	4,374	19	8
AMERISOURCE-BERGEN CORP COM	COMMON STOCK	03073E105	12	87	SH	DFND	87	0	0
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	5,267	20,905	SH	SOLE	20,528	313	64
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	100	397	SH	DFND	397	0	0
AMGEN INC COM	COMMON STOCK	031162100	4,987	22,126	SH	SOLE	22,126	0	0
AMGEN INC COM	COMMON STOCK	031162100	46	206	SH	DFND	206	0	0
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	6,489	96,922	SH	SOLE	96,382	0	540
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	16	233	SH	DFND	233	0	0
ANSYS, INC. COM	COMMON STOCK	03662Q105	485	2,189	SH	SOLE	2,132	0	57
ANTHEM INC COM	COMMON STOCK	036752103	822	1,809	SH	SOLE	1,809	0	0
APPLE INC COM	COMMON STOCK	037833100	32,343	234,034	SH	SOLE	231,870	1,345	819
APPLE INC COM	COMMON STOCK	037833100	842	6,095	SH	DFND	6,095	0	0
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	12,867	56,888	SH	SOLE	55,909	650	329
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	289	1,276	SH	DFND	1,276	0	0
BALL CORP COM	COMMON STOCK	058498106	2,285	47,292	SH	SOLE	47,292	0	0
BAXTER INTERNATIONAL INC COM	COMMON STOCK	071813109	631	11,711	SH	SOLE	10,911	650	150
BAXTER INTERNATIONAL INC COM	COMMON STOCK	071813109	54	1,000	SH	DFND	1,000	0	0

BECTON DICKINSON & CO COM	COMMON STOCK	075887109	3,353	15,048	SH	SOLE	14,538	350	160
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	85	382	SH	DFND	382	0	0
BERKSHIRE HATHAWAY CL A COM	COMMON STOCK	084670108	813	2	SH	SOLE	2	0	0
BERKSHIRE HATHAWAY CL B COM	COMMON STOCK	084670702	5,189	19,433	SH	SOLE	19,305	33	95
BERKSHIRE HATHAWAY CL B COM	COMMON STOCK	084670702	74	276	SH	DFND	276	0	0
BLACKROCK INC COM	COMMON STOCK	09247X101	4,770	8,668	SH	SOLE	8,614	13	41
BLACKROCK INC COM	COMMON STOCK	09247X101	69	125	SH	DFND	125	0	0
BRISTOL-MYERS SQUIBB COM	COMMON STOCK	110122108	358	5,042	SH	SOLE	5,002	0	40
BROADCOM INC NPV COM	COMMON STOCK	11135F101	8,968	20,197	SH	SOLE	20,093	0	104
BROADCOM INC NPV COM	COMMON STOCK	11135F101	121	272	SH	DFND	272	0	0
BROWN & BROWN INC COM	COMMON STOCK	115236101	2,082	34,436	SH	SOLE	32,436	2,000	0
BROWN & BROWN INC COM	COMMON STOCK	115236101	41	680	SH	DFND	680	0	0
CME GROUP COM	COMMON STOCK	12572Q105	234	1,322	SH	SOLE	1,310	0	12
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	3,463	36,314	SH	SOLE	36,189	0	125
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	19	200	SH	DFND	200	0	0
CANADIAN NATIONAL RAILWAY ADR	FOREIGN EQUITIES	136375102	3,370	31,210	SH	SOLE	31,145	0	65
CASEY'S GENERAL STORE COM	COMMON STOCK	147528103	1,976	9,759	SH	SOLE	9,759	0	0
CATERPILLAR INC. COM	COMMON STOCK	149123101	2,934	17,883	SH	SOLE	17,758	0	125
CHARLES RIV LABS INTL INC COM	COMMON STOCK	159864107	1,100	5,590	SH	SOLE	5,400	129	61
CHARLES RIV LABS INTL INC COM	COMMON STOCK	159864107	93	475	SH	DFND	475	0	0
CHEVRON CORP COM	COMMON STOCK	166764100	7,871	54,785	SH	SOLE	54,242	418	125
CHEVRON CORP COM	COMMON STOCK	166764100	230	1,600	SH	DFND	1,600	0	0
CISCO SYSTEMS COM	COMMON STOCK	17275R102	6,535	163,387	SH	SOLE	161,158	1,660	569
CISCO SYSTEMS COM	COMMON STOCK	17275R102	162	4,051	SH	DFND	4,051	0	0
COCA COLA CO COM	COMMON STOCK	191216100	1,470	26,247	SH	SOLE	26,229	0	18
COCA COLA CO COM	COMMON STOCK	191216100	42	750	SH	DFND	750	0	0
COGNIZANT TECHNOLOGY COM	COMMON STOCK	192446102	2,306	40,156	SH	SOLE	39,764	0	392

COGNIZANT TECHNOLOGY COM	COMMON STOCK	192446102	21	364	SH	DFND	364	0	0
COLGATE PALMOLIVE CO COM	COMMON STOCK	194162103	666	9,481	SH	SOLE	8,981	500	0
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	6,308	215,161	SH	SOLE	213,517	270	1,374
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	81	2,756	SH	DFND	2,756	0	0
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	2,559	25,001	SH	SOLE	24,454	500	47
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	82	800	SH	DFND	800	0	0
CORNING INC COM	COMMON STOCK	219350105	967	33,324	SH	SOLE	32,562	762	0
CORNING INC COM	COMMON STOCK	219350105	107	3,675	SH	DFND	3,675	0	0
CORTEVA INC COM	COMMON STOCK	22052L104	3,739	65,429	SH	SOLE	64,923	0	506
CORTEVA INC COM	COMMON STOCK	22052L104	40	693	SH	DFND	693	0	0
COSTCO WHOLESALE CORP COM	COMMON STOCK	22160K105	11,498	24,348	SH	SOLE	23,953	256	139
COSTCO WHOLESALE CORP COM	COMMON STOCK	22160K105	84	178	SH	DFND	178	0	0
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	2,659	20,113	SH	SOLE	19,969	0	144
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	17	125	SH	DFND	125	0	0
CUMMINS INC COM	COMMON STOCK	231021106	4,420	21,717	SH	SOLE	21,695	0	22
CUMMINS INC COM	COMMON STOCK	231021106	41	202	SH	DFND	202	0	0
DANAHER CORP COM	COMMON STOCK	235851102	7,870	30,472	SH	SOLE	29,629	707	136
DANAHER CORP COM	COMMON STOCK	235851102	129	500	SH	DFND	500	0	0
DEERE & CO COM	COMMON STOCK	244199105	443	1,328	SH	SOLE	1,323	0	5
DEERE & CO COM	COMMON STOCK	244199105	27	80	SH	DFND	80	0	0
DIGITAL REALTY TRUST REIT	REAL ESTATE INVESTMENT TRUST	253868103	359	3,615	SH	SOLE	3,615	0	0
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	4,140	43,886	SH	SOLE	43,018	535	333
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	98	1,039	SH	DFND	1,039	0	0
DOMINION RESOURCES INC NEW COM	COMMON STOCK	25746U109	772	11,171	SH	SOLE	11,046	0	125
DUPONT DE NUMOURS INC COM	COMMON STOCK	26614N102	275	5,451	SH	SOLE	5,451	0	0
DUPONT DE NUMOURS INC COM	COMMON STOCK	26614N102	13	266	SH	DFND	266	0	0
EOG RESOURCES INC COM	COMMON STOCK	26875P101	5,227	46,782	SH	SOLE	45,882	236	664
EOG RESOURCES	COMMON	26875P101	35	312	SH	DFND	312	0	0

INC COM	STOCK								
ECOLAB INC COM	COMMON STOCK	278865100	1,419	9,824	SH	SOLE	9,389	350	85
ECOLAB INC COM	COMMON STOCK	278865100	11	75	SH	DFND	75	0	0
EDWARDS LIFESCIENCES CORP COM	COMMON STOCK	28176E108	4,801	58,100	SH	SOLE	57,712	300	88
EDWARDS LIFESCIENCES CORP COM	COMMON STOCK	28176E108	2	23	SH	DFND	23	0	0
ELECTRONIC ARTS INC COM	COMMON STOCK	285512109	329	2,842	SH	SOLE	2,747	0	95
EMERSON ELEC CO COM	COMMON STOCK	291011104	2,791	38,115	SH	SOLE	37,945	0	170
EMERSON ELEC CO COM	COMMON STOCK	291011104	51	700	SH	DFND	700	0	0
EQUINIX INC REIT	REAL ESTATE INVESTMENT TRUST	29444U700	649	1,141	SH	SOLE	1,141	0	0
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	2,935	33,616	SH	SOLE	32,719	797	100
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	55	625	SH	DFND	625	0	0
META PLATFORMS INC	COMMON STOCK	30303M102	1,486	10,953	SH	SOLE	10,702	94	157
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	3,039	78,565	SH	SOLE	77,845	720	0
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	164	4,250	SH	DFND	4,250	0	0
FORD MOTOR COMPANY COM	COMMON STOCK	345370860	780	69,646	SH	SOLE	69,646	0	0
FORTIVE CORP COM	COMMON STOCK	34959J108	432	7,414	SH	SOLE	7,350	27	37
FORTIVE CORP COM	COMMON STOCK	34959J108	9	150	SH	DFND	150	0	0
FOX COM	COMMON STOCK	35137L105	2,308	75,227	SH	SOLE	74,898	0	329
FRANKLIN ELECTRIC CO INC COM	COMMON STOCK	353514102	16,505	202,000	SH	SOLE	2,000	0	200,000
GENERAL MILLS COM	COMMON STOCK	370334104	258	3,370	SH	SOLE	3,370	0	0
GENUINE PARTS CO COM	COMMON STOCK	372460105	4,724	31,640	SH	SOLE	31,048	509	83
GENUINE PARTS CO COM	COMMON STOCK	372460105	392	2,628	SH	DFND	2,628	0	0
GRACO INC COM	COMMON STOCK	384109104	3,349	55,873	SH	SOLE	54,818	816	239
GRACO INC COM	COMMON STOCK	384109104	32	539	SH	DFND	539	0	0
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	2,536	13,915	SH	SOLE	13,870	0	45
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	30	162	SH	DFND	162	0	0
HOME DEPOT INC COM	COMMON STOCK	437076102	8,762	31,755	SH	SOLE	31,461	48	246
HOME DEPOT INC COM	COMMON STOCK	437076102	173	627	SH	DFND	627	0	0
HONEYWELL INTL INC COM	COMMON STOCK	438516106	6,514	39,014	SH	SOLE	38,489	323	202
HONEYWELL INTL	COMMON	438516106	103	617	SH	DFND	617	0	0

INC COM	STOCK									
HORMEL FOODS CORP COM	COMMON STOCK	440452100	3,867	85,120	SH	SOLE	84,685	63	372	
HORMEL FOODS CORP COM	COMMON STOCK	440452100	31	679	SH	DFND	679	0	0	
ILLINOIS TOOL WORKS INC COM	COMMON STOCK	452308109	285	1,578	SH	SOLE	1,578	0	0	
INTEL CORP COM	COMMON STOCK	458140100	3,254	126,254	SH	SOLE	125,849	0	405	
INTEL CORP COM	COMMON STOCK	458140100	58	2,250	SH	DFND	2,250	0	0	
INVESCO ULTRA SHORT DURATIONEFT	ETF FIXED TAXABLE	46090A887	17,641	357,247	SH	SOLE	351,894	3,775	1,578	
INVESCO ULTRA SHORT DURATIONEFT	ETF FIXED TAXABLE	46090A887	151	3,050	SH	DFND	3,050	0	0	
INVESCO S&P 500 EQ WEIGHT ETF	ETF LARGE CAP/MULTI-CAP	46137V357	2,299	18,066	SH	SOLE	17,784	282	0	
INVESCO S&P 500 EQ WEIGHT ETF	ETF LARGE CAP/MULTI-CAP	46137V357	114	895	SH	DFND	895	0	0	
DOW JONES SELECT DIVIDEND ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287168	468	4,365	SH	SOLE	3,865	500	0	
S&P 500 INDEX I SHARES	ETF LARGE CAP/MULTI-CAP	464287200	1,553	4,329	SH	SOLE	4,329	0	0	
BARCLAYS AGGREGATE BOND ETF ISHARES	ETF FIXED TAXABLE	464287226	46,558	483,267	SH	SOLE	469,833	11,633	1,801	
BARCLAYS AGGREGATE BOND ETF ISHARES	ETF FIXED TAXABLE	464287226	1,712	17,772	SH	DFND	17,772	0	0	
MSCI EMERGING MARKET INDEX ETF ISHARES	ETF EMERGING MARKET	464287234	2,004	57,465	SH	SOLE	55,896	1,569	0	
MSCI EMERGING MARKET INDEX ETF ISHARES	ETF EMERGING MARKET	464287234	79	2,255	SH	DFND	2,255	0	0	
S&P 500 GROWTH ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287309	20,404	352,771	SH	SOLE	344,816	6,720	1,235	
S&P 500 GROWTH ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287309	475	8,204	SH	DFND	8,204	0	0	
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	13,346	103,845	SH	SOLE	102,395	1,192	258	
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	105	1,876	SH	SOLE	1,876	0	0	
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	165	2,943	SH	DFND	2,943	0	0	
RUSSELL MID CAP GROWTH INDEXISHARES ETF	ETF MID CAP	464287481	5,026	64,089	SH	SOLE	62,535	1,205	349	
RUSSELL MID CAP GROWTH INDEXISHARES ETF	ETF MID CAP	464287481	141	1,800	SH	DFND	1,800	0	0	
RUSSELL MID CAP INDEX ISHARES ETF	ETF MID CAP	464287499	6,313	101,576	SH	SOLE	101,119	0	457	
S&P MID CAP 400 ETF ISHARES	ETF MID CAP	464287507	1,251	5,707	SH	SOLE	5,707	0	0	
NASDAQ BIOTECH INDEX ETF	COMMON STOCK	464287556	1,233	10,540	SH	SOLE	9,765	675	100	

NASDAQ BIOTECH INDEX ETF	COMMON STOCK	464287556	18	150	SH	DFND	150	0	0
RUSSELL 1000 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287598	2,499	18,373	SH	SOLE	18,373	0	0
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	13,204	209,518	SH	SOLE	205,882	3,180	456
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	125	1,984	SH	DFND	1,984	0	0
RUSSELL 1000 GROWTH ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287614	225	1,070	SH	SOLE	1,070	0	0
RUSSELL 200 GROWTH ETF	ETF LARGE CAP/MULTI-CAP	464287648	289	1,399	SH	SOLE	1,399	0	0
RUSSELL 2000 INDEX ETF ISHARES	ETF SMALL CAP	464287655	6,428	38,975	SH	SOLE	38,458	420	97
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	14,979	166,436	SH	SOLE	164,620	1,322	494
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	194	2,151	SH	DFND	2,151	0	0
US TELECOMM ISHARES ETF	COMMON STOCK	464287713	348	16,697	SH	SOLE	16,310	157	230
US TECHNOLOGY ISHARES ETF	COMMON STOCK	464287721	19,051	259,664	SH	SOLE	254,259	3,524	1,881
US TECHNOLOGY ISHARES ETF	COMMON STOCK	464287721	650	8,860	SH	DFND	8,860	0	0
ISHARES TR US INDUSTRIALS	ETF LARGE CAP/MULTI-CAP	464287754	195	2,322	SH	SOLE	2,194	128	0
ISHARES TR US INDUSTRIALS	ETF LARGE CAP/MULTI-CAP	464287754	50	600	SH	DFND	600	0	0
ISHARES TR US HLTHCARE ETF	ETF LARGE CAP/MULTI-CAP	464287762	272	1,074	SH	SOLE	974	100	0
ISHARES TR US HLTHCARE ETF	ETF LARGE CAP/MULTI-CAP	464287762	194	767	SH	DFND	767	0	0
ISHARES TR U.S. FINLS ETF	ETF LARGE CAP/MULTI-CAP	464287788	186	2,757	SH	SOLE	2,557	200	0
ISHARES TR U.S. FINLS ETF	ETF LARGE CAP/MULTI-CAP	464287788	88	1,300	SH	DFND	1,300	0	0
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	23,279	266,999	SH	SOLE	261,724	3,658	1,617
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	307	3,526	SH	DFND	3,526	0	0
ISHARES TR U.S. CNSM GD ETF	ETF LARGE CAP/MULTI-CAP	464287812	275	1,532	SH	SOLE	1,425	107	0
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	4,510	54,706	SH	SOLE	54,072	492	142
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	27	332	SH	DFND	332	0	0
S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	4,704	46,271	SH	SOLE	46,073	92	106
S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	48	476	SH	DFND	476	0	0
JPM EMERGING	ETF FIXED	464288281	2,990	37,654	SH	SOLE	36,770	563	321



MARKETS ISHARES	TAXABLE									
JPM EMERGING MARKETS ISHARES	ETF FIXED TAXABLE	464288281	134	1,689	SH	DFND	1,689	0	0	
ISHARES TR INTL SEL DIV ETF	ETF INTERNATIONAL	464288448	414	18,398	SH	SOLE	18,398	0	0	
ISHARES PREFERRED & INC ETF	ETF PREFERRED	464288687	793	25,052	SH	SOLE	25,052	0	0	
ISHARES PREFERRED & INC ETF	ETF PREFERRED	464288687	32	1,000	SH	DFND	1,000	0	0	
MSCI EMERGING MKTS CORE ISHARES	ETF EMERGING MARKET	46434G103	1,452	33,786	SH	SOLE	33,298	54	434	
LC CORE DVD GROWTH	ETF LARGE CAP/MULTI-CAP	46434V621	252	5,669	SH	SOLE	5,669	0	0	
JPMORGAN CHASE & CO COM	COMMON STOCK	46625H100	6,121	58,572	SH	SOLE	58,214	98	260	
JPMORGAN CHASE & CO COM	COMMON STOCK	46625H100	84	800	SH	DFND	800	0	0	
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	11,214	68,645	SH	SOLE	67,599	740	306	
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	608	3,720	SH	DFND	3,720	0	0	
KEYCORP COM	COMMON STOCK	493267108	173	10,822	SH	SOLE	10,822	0	0	
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	2,619	23,270	SH	SOLE	22,870	400	0	
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	315	2,800	SH	DFND	2,800	0	0	
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	9,471	45,572	SH	SOLE	44,647	570	355	
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	125	600	SH	DFND	600	0	0	
LA-Z BOY INC COM	COMMON STOCK	505336107	553	24,512	SH	SOLE	24,512	0	0	
LAM RESEARCH CORP COM	COMMON STOCK	512807108	5,399	14,751	SH	SOLE	14,644	42	65	
LAM RESEARCH CORP COM	COMMON STOCK	512807108	35	95	SH	DFND	95	0	0	
LILLY ELI & CO COM	COMMON STOCK	532457108	11,387	35,216	SH	SOLE	34,806	64	346	
LILLY ELI & CO COM	COMMON STOCK	532457108	8,655	26,768	SH	DFND	26,768	0	0	
LOCKHEED MARTIN CORP COM	COMMON STOCK	539830109	3,878	10,039	SH	SOLE	9,779	179	81	
LOCKHEED MARTIN CORP COM	COMMON STOCK	539830109	83	214	SH	DFND	214	0	0	
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	12,764	67,962	SH	SOLE	67,179	326	457	
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	227	1,210	SH	DFND	1,210	0	0	
MDU RES GROUP INC COM	COMMON STOCK	552690109	926	33,859	SH	SOLE	32,259	1,500	100	
MDU RES GROUP INC COM	COMMON STOCK	552690109	3	106	SH	DFND	106	0	0	
MARKETTAXESS	COMMON	57060D108	848	3,810	SH	SOLE	3,681	96	33	

HOLDINGS INC COM	STOCK								
MARKETTAXESS HOLDINGS INC COM	COMMON STOCK	57060D108	67	300	SH	DFND	300	0	0
MASIMO CORP COM	COMMON STOCK	574795100	882	6,249	SH	SOLE	6,211	38	0
MASIMO CORP COM	COMMON STOCK	574795100	56	400	SH	DFND	400	0	0
MCDONALDS CORP COM	COMMON STOCK	580135101	2,473	10,717	SH	SOLE	10,709	0	8
MCDONALDS CORP COM	COMMON STOCK	580135101	124	539	SH	DFND	539	0	0
MERCK & CO INC COM	COMMON STOCK	58933Y105	564	6,544	SH	SOLE	6,544	0	0
MERCK & CO INC COM	COMMON STOCK	58933Y105	86	1,000	SH	DFND	1,000	0	0
MICROSOFT CORP COM	COMMON STOCK	594918104	23,014	98,814	SH	SOLE	97,155	1,211	448
MICROSOFT CORP COM	COMMON STOCK	594918104	658	2,826	SH	DFND	2,826	0	0
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	3,899	63,906	SH	SOLE	61,243	2,108	555
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	312	5,109	SH	DFND	5,109	0	0
NATIONAL VISION HLDGS INC COM	COMMON STOCK	63845R107	263	8,046	SH	SOLE	7,761	285	0
NATIONAL VISION HLDGS INC COM	COMMON STOCK	63845R107	36	1,100	SH	DFND	1,100	0	0
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	5,557	70,880	SH	SOLE	70,001	731	148
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	741	9,447	SH	DFND	9,447	0	0
NIKE INC CL B COM	COMMON STOCK	654106103	894	10,752	SH	SOLE	10,625	0	127
NORTHERN TR CORP COM	COMMON STOCK	665859104	2,731	31,914	SH	SOLE	30,989	800	125
NORTHERN TR CORP COM	COMMON STOCK	665859104	100	1,167	SH	DFND	1,167	0	0
NUCOR CORP COM	COMMON STOCK	670346105	1,523	14,239	SH	SOLE	14,071	28	140
NUCOR CORP COM	COMMON STOCK	670346105	136	1,270	SH	DFND	1,270	0	0
NVIDIA CORP COM	COMMON STOCK	67066G104	1,878	15,467	SH	SOLE	11,697	3,640	130
NUVEEN ENH AMT FR MUNI CRED	CLOSED END FIXED TAX FREE	67071L106	150	12,880	SH	SOLE	12,880	0	0
O'REILLY AUTOMOTIVE INC COM	COMMON STOCK	67103H107	4,811	6,841	SH	SOLE	6,809	0	32
OMNICOM GROUP INC COM	COMMON STOCK	681919106	4,239	67,194	SH	SOLE	65,931	1,047	216
OMNICOM GROUP INC COM	COMMON STOCK	681919106	87	1,378	SH	DFND	1,378	0	0
OMNICELL INC COM	COMMON STOCK	68213N109	1,199	13,781	SH	SOLE	13,633	117	31
ORACLE CORP COM	COMMON STOCK	68389X105	1,219	19,956	SH	SOLE	19,801	0	155
ORACLE CORP COM	COMMON STOCK	68389X105	9	150	SH	DFND	150	0	0

OUTLOOK THERAPEUTICS INC	COMMON STOCK	69012T206	182	149,170	SH	SOLE	149,170	0	0
PALO ALTO NETWORKS INC COM	COMMON STOCK	697435105	266	1,626	SH	SOLE	1,626	0	0
PAYPAL HOLDINGS COM	COMMON STOCK	70450Y103	1,234	14,344	SH	SOLE	14,052	110	182
PEPSICO INC COM	COMMON STOCK	713448108	13,571	83,128	SH	SOLE	82,051	754	323
PEPSICO INC COM	COMMON STOCK	713448108	466	2,852	SH	DFND	2,852	0	0
PFIZER INC COM	COMMON STOCK	717081103	8,279	189,242	SH	SOLE	187,684	488	1,070
PFIZER INC COM	COMMON STOCK	717081103	262	5,989	SH	DFND	5,989	0	0
PHILLIPS 66 COM	COMMON STOCK	718546104	1,056	13,083	SH	SOLE	13,083	0	0
PHILLIPS 66 COM	COMMON STOCK	718546104	121	1,500	SH	DFND	1,500	0	0
POOL CORPORATION COM	COMMON STOCK	73278L105	1,437	4,516	SH	SOLE	4,454	62	0
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	5,998	57,117	SH	SOLE	56,407	518	192
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	66	624	SH	DFND	624	0	0
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	6,944	55,001	SH	SOLE	54,079	858	64
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	429	3,401	SH	DFND	3,401	0	0
PROLOGIS INC REIT	REAL ESTATE INVESTMENT TRUST	74340W103	524	5,161	SH	SOLE	5,156	0	5
PROLOGIS INC REIT	REAL ESTATE INVESTMENT TRUST	74340W103	1	6	SH	DFND	6	0	0
PUBLIC STORAGE INC. CLASS A REIT	REAL ESTATE INVESTMENT TRUST	74460D109	1,222	4,172	SH	SOLE	4,004	150	18
PUBLIC STORAGE INC. CLASS A REIT	REAL ESTATE INVESTMENT TRUST	74460D109	2	6	SH	DFND	6	0	0
RAYTHEON TECHNOLOGIES COM	COMMON STOCK	75513E101	5,749	70,230	SH	SOLE	68,991	1,148	91
RAYTHEON TECHNOLOGIES COM	COMMON STOCK	75513E101	47	579	SH	DFND	579	0	0
REALTY INCOME CORP REIT	REAL ESTATE INVESTMENT TRUST	756109104	1,882	32,344	SH	SOLE	31,189	508	647
REALTY INCOME CORP REIT	REAL ESTATE INVESTMENT TRUST	756109104	75	1,281	SH	DFND	1,281	0	0
REPUBLIC SERVICES INC COM	COMMON STOCK	760759100	273	2,010	SH	SOLE	2,000	0	10
ROPER INDS INC NEW COM	COMMON STOCK	776696106	2,130	5,924	SH	SOLE	5,853	0	71
ROPER INDS INC NEW COM	COMMON STOCK	776696106	22	61	SH	DFND	61	0	0
S&P GLOBAL INC COM	COMMON STOCK	78409V104	2,129	6,974	SH	SOLE	6,852	32	90

S&P GLOBAL INC COM	COMMON STOCK	78409V104	4	13	SH	DFND		13	0	0
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	3,827	10,715	SH	SOLE		10,715	0	0
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	2,616	7,325	SH	DFND		7,325	0	0
BARCLAYS CONVERTIBLE SEC ETF SPDR	ETF FIXED TAXABLE	78464A359	674	10,650	SH	SOLE		10,650	0	0
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	7,747	19,289	SH	SOLE		18,888	401	0
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	187	465	SH	DFND		465	0	0
B/B HIGH YIELD BOND SPDR ETF	ETF FIXED TAXABLE	78468R622	4,479	50,991	SH	SOLE		50,025	595	371
B/B HIGH YIELD BOND SPDR ETF	ETF FIXED TAXABLE	78468R622	176	2,004	SH	DFND		2,004	0	0
CHARLES SCHWAB CORP COM	COMMON STOCK	808513105	7,553	105,110	SH	SOLE		104,453	199	458
CHARLES SCHWAB CORP COM	COMMON STOCK	808513105	37	509	SH	DFND		509	0	0
SCHWAB INTERNATIONAL DVD ETF	ETF INTERNATIONAL	808524672	4,205	210,239	SH	SOLE		209,618	0	621
SCHWAB INTERNATIONAL DVD ETF	ETF INTERNATIONAL	808524672	9	458	SH	DFND		458	0	0
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	8,944	134,633	SH	SOLE		134,633	0	0
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	70	1,052	SH	DFND		1,052	0	0
CHARLES SCHWAB INTERMEDIATE	ETF FIXED TAXABLE	808524854	870	17,710	SH	SOLE		17,257	453	0
SCHWAB STRATEGIC S/T US TREASURY ETF	ETF FIXED TAXABLE	808524862	494	10,244	SH	SOLE		10,244	0	0
SCHWAB STRATEGIC S/T US TREASURY ETF	ETF FIXED TAXABLE	808524862	69	1,437	SH	DFND		1,437	0	0
SCHWAB STRATEGIC TR US TIPS ETF	ETF FIXED TAXABLE	808524870	274	5,285	SH	SOLE		5,285	0	0
MATERIALS SECTOR ETF SPDR	COMMON STOCK	81369Y100	4,703	69,151	SH	SOLE		68,026	862	263
MATERIALS SECTOR ETF SPDR	COMMON STOCK	81369Y100	74	1,085	SH	DFND		1,085	0	0
HEALTHCARE SECTOR ETF SPDR	COMMON STOCK	81369Y209	9,921	81,922	SH	SOLE		80,327	1,124	471
HEALTHCARE SECTOR ETF SPDR	COMMON STOCK	81369Y209	207	1,708	SH	DFND		1,708	0	0
CONSUMER STAPLES SECTOR ETF SPDR	COMMON STOCK	81369Y308	8,398	125,868	SH	SOLE		124,052	1,493	323
CONSUMER STAPLES SECTOR ETF SPDR	COMMON STOCK	81369Y308	209	3,137	SH	DFND		3,137	0	0
CONSUMER DISCRETION SECTOR ETF	COMMON STOCK	81369Y407	4,294	30,144	SH	SOLE		29,519	311	314
CONSUMER DISCRETION SECTOR ETF	COMMON STOCK	81369Y407	93	655	SH	DFND		655	0	0

ENERGY SECTOR ETF SPDR	COMMON STOCK	81369Y506	2,988	41,495	SH	SOLE	40,954	399	142
ENERGY SECTOR ETF SPDR	COMMON STOCK	81369Y506	99	1,380	SH	DFND	1,380	0	0
FINANCIAL SECTOR ETF SPDR	COMMON STOCK	81369Y605	3,178	104,686	SH	SOLE	102,787	729	1,170
FINANCIAL SECTOR ETF SPDR	COMMON STOCK	81369Y605	21	686	SH	DFND	686	0	0
INDUSTRIAL SECTOR ETF SPDR	COMMON STOCK	81369Y704	1,993	24,065	SH	SOLE	23,708	123	234
TECHNOLOGY SELECT SECTOR ETF SPDR	COMMON STOCK	81369Y803	1,266	10,657	SH	SOLE	10,574	0	83
COMM SERVICES SPDR	COMMON STOCK	81369Y852	2,761	57,658	SH	SOLE	56,315	785	558
COMM SERVICES SPDR	COMMON STOCK	81369Y852	12	257	SH	DFND	257	0	0
REAL ESTATE SELECT SEC ETF	COMMON STOCK	81369Y860	2,893	80,352	SH	SOLE	80,075	0	277
REAL ESTATE SELECT SEC ETF	COMMON STOCK	81369Y860	47	1,304	SH	DFND	1,304	0	0
UTILITIES SECTOR ETF	COMMON STOCK	81369Y886	2,991	45,659	SH	SOLE	44,767	665	227
UTILITIES SECTOR ETF	COMMON STOCK	81369Y886	52	800	SH	DFND	800	0	0
SERVICE NOW INC COM	COMMON STOCK	81762P102	2,678	7,093	SH	SOLE	7,043	30	20
SERVICE NOW INC COM	COMMON STOCK	81762P102	1	2	SH	DFND	2	0	0
SITEONE LANDSCAPE SUPPLY INCCOM	COMMON STOCK	82982L103	2,286	21,955	SH	SOLE	21,756	159	40
SITEONE LANDSCAPE SUPPLY INCCOM	COMMON STOCK	82982L103	104	995	SH	DFND	995	0	0
SLEEP NUMBER CORP COM	COMMON STOCK	83125X103	259	7,661	SH	SOLE	7,347	209	105
SLEEP NUMBER CORP COM	COMMON STOCK	83125X103	41	1,220	SH	DFND	1,220	0	0
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	2,698	19,636	SH	SOLE	19,213	423	0
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	92	673	SH	DFND	673	0	0
STARBUCKS CORP COM	COMMON STOCK	855244109	3,374	40,049	SH	SOLE	39,831	0	218
STARBUCKS CORP COM	COMMON STOCK	855244109	21	250	SH	DFND	250	0	0
STRYKER CORP COM	COMMON STOCK	863667101	12,021	59,351	SH	SOLE	58,577	567	207
STRYKER CORP COM	COMMON STOCK	863667101	98	486	SH	DFND	486	0	0
SYSCO CORP COM	COMMON STOCK	871829107	1,021	14,435	SH	SOLE	13,515	900	20
SYSCO CORP COM	COMMON STOCK	871829107	7	100	SH	DFND	100	0	0
TJX COS INC NEW COM	COMMON STOCK	872540109	6,526	105,067	SH	SOLE	104,067	575	425
TJX COS INC NEW COM	COMMON STOCK	872540109	98	1,575	SH	DFND	1,575	0	0
TARGET CORP COM	COMMON STOCK	87612E106	326	2,200	SH	SOLE	2,175	0	25
TESLA MOTORS	COMMON	88160R101	585	2,205	SH	SOLE	2,205	0	0

INC COM	STOCK									
TEXAS INSTRS INC COM	COMMON STOCK	882508104	5,860	37,858	SH	SOLE	37,589	176	93	
TEXAS INSTRS INC COM	COMMON STOCK	882508104	34	222	SH	DFND	222	0	0	
THERMO FISHER SCIENTIFIC INCCOM	COMMON STOCK	883556102	363	715	SH	SOLE	715	0	0	
3M COMPANY COM	COMMON STOCK	88579Y101	542	4,902	SH	SOLE	4,902	0	0	
3M COMPANY COM	COMMON STOCK	88579Y101	69	620	SH	DFND	620	0	0	
TORO CO COM	COMMON STOCK	891092108	715	8,273	SH	SOLE	8,273	0	0	
TORO CO COM	COMMON STOCK	891092108	78	900	SH	DFND	900	0	0	
TRUIST FINANCIAL COM	COMMON STOCK	89832Q109	5,636	129,441	SH	SOLE	128,064	853	524	
TRUIST FINANCIAL COM	COMMON STOCK	89832Q109	55	1,256	SH	DFND	1,256	0	0	
US BANCORP DEL COM	COMMON STOCK	902973304	1,688	41,875	SH	SOLE	41,103	650	122	
US BANCORP DEL COM	COMMON STOCK	902973304	12	300	SH	DFND	300	0	0	
UNION PAC CORP COM	COMMON STOCK	907818108	3,920	20,119	SH	SOLE	19,881	200	38	
UNION PAC CORP COM	COMMON STOCK	907818108	24	125	SH	DFND	125	0	0	
UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	775	4,797	SH	SOLE	4,657	87	53	
UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	178	1,100	SH	DFND	1,100	0	0	
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	12,063	23,886	SH	SOLE	23,695	45	146	
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	53	104	SH	DFND	104	0	0	
VF CORP COM	COMMON STOCK	918204108	2,126	71,097	SH	SOLE	69,456	1,075	566	
VF CORP COM	COMMON STOCK	918204108	29	971	SH	DFND	971	0	0	
VALERO ENERGY NEW COM	COMMON STOCK	91913Y100	4,608	43,131	SH	SOLE	42,984	0	147	
VALERO ENERGY NEW COM	COMMON STOCK	91913Y100	1	10	SH	DFND	10	0	0	
VANECK ETF TRUST GOLD MINERS ETF	ETF COMMODITY	92189F106	231	9,600	SH	SOLE	9,600	0	0	
VANGUARD INTERMEDIATE-TERM	ETF FIXED TAXABLE	921937819	13,820	188,105	SH	SOLE	183,915	2,764	1,426	
VANGUARD INTERMEDIATE-TERM	ETF FIXED TAXABLE	921937819	48	650	SH	DFND	650	0	0	
VANGUARD S/T BOND INDEX ETF	ETF FIXED TAXABLE	921937827	5,990	80,064	SH	SOLE	76,678	0	3,386	
VANGUARD W HIGH DIV YIELD ETF	ETF LARGE CAP/MULTI-CAP	921946406	3,661	38,582	SH	SOLE	38,474	108	0	
VANGUARD W HIGH DIV YIELD ETF	ETF LARGE CAP/MULTI-CAP	921946406	47	500	SH	DFND	500	0	0	
VANGUARD TOTAL	ETF FIXED	92203J407	6,251	130,995	SH	SOLE	128,679	1,459	857	

INTL BD IDX ETF	TAXABLE									
VANGUARD TOTAL INTL BD IDX ETF	ETF FIXED TAXABLE	92203J407	143	2,987	SH	DFND	2,987	0	0	
VANGUARD INFO TECH ETF	COMMON STOCK	92204A702	16,296	53,020	SH	SOLE	53,020	0	0	
VANGUARD INFO TECH ETF	COMMON STOCK	92204A702	60	195	SH	DFND	195	0	0	
VANGUARD FTSE ALL WRLD EX US ETF	ETF INTERNATIONAL	922042775	1,111	25,042	SH	SOLE	25,042	0	0	
VANGUARD INTER- TERM CORP	ETF FIXED TAXABLE	92206C870	308	4,073	SH	SOLE	4,073	0	0	
VANGUARD TAX- EXEMPT BOND	ETF FIXED TAX FREE	922907746	409	8,500	SH	SOLE	8,500	0	0	
VANGUARD I S&P 500 COM	ETF LARGE CAP/MULTI-CAP	922908363	11,357	34,595	SH	SOLE	34,490	0	105	
VANGUARD I S&P 500 COM	ETF LARGE CAP/MULTI-CAP	922908363	18	55	SH	DFND	55	0	0	
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	9,387	117,092	SH	SOLE	114,995	1,884	213	
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	110	1,373	SH	DFND	1,373	0	0	
VANGUARD MID- CAP INDEX ETF	ETF MID CAP	922908629	4,440	23,621	SH	SOLE	23,621	0	0	
VANGUARD I LARGE CAP ETF	ETF LARGE CAP/MULTI-CAP	922908637	1,067	6,525	SH	SOLE	6,525	0	0	
VANGUARD I EXTENDED MARKET ETF	ETF LARGE CAP/MULTI-CAP	922908652	471	3,702	SH	SOLE	3,702	0	0	
VANGUARD SMALL-CAP ETF	ETF SMALL CAP	922908751	4,484	26,237	SH	SOLE	26,237	0	0	
VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	4,431	116,697	SH	SOLE	115,969	478	250	
VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	96	2,525	SH	DFND	2,525	0	0	
VISA COM	COMMON STOCK	92826C839	14,102	79,379	SH	SOLE	78,920	216	243	
VISA COM	COMMON STOCK	92826C839	138	776	SH	DFND	776	0	0	
WAL MART STORES INC COM	COMMON STOCK	931142103	5,485	42,287	SH	SOLE	41,320	725	242	
WAL MART STORES INC COM	COMMON STOCK	931142103	127	977	SH	DFND	977	0	0	
WASTE MANAGEMENT INC COM	COMMON STOCK	94106L109	395	2,466	SH	SOLE	2,466	0	0	
YETI HOLDINGS INC	COMMON STOCK	98585X104	390	13,684	SH	SOLE	13,215	319	150	
YETI HOLDINGS INC	COMMON STOCK	98585X104	18	635	SH	DFND	635	0	0	