

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: 03-31-2020

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: 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: Terry L. Blaker
Title: Senior Vice President
Phone: 765-747-1570

Signature, Place, and Date of Signing:

Terry L. Blaker Muncie, IN 04-15-2020
[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: 374
Form 13F Information Table Value Total: 772,653
(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

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FORM 13F INFORMATION TABLE

OMB APPROVAL	
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COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5			COLUMN 6	COLUMN 7	COLUMN 8		
				VALUE	SHRS OR PRN	SH/ PUT/ INVESTMENT DISCRETION			OTHER	SOLE	SHARED
NAME OF ISSUER	TITLE OF CLASS	CUSIP	(x\$1000)	PRN AMT	PRN	CALL	DISCRETION	MANAGER	SOLE	SHARED	NONE
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101	5,958	36,492	SH		SOLE		35,917	466	109
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101	83	506	SH		DFND		506	0	0
EVEREST GROUP LTD COM	COMMON STOCK	G3223R108	643	3,343	SH		SOLE		3,325	18	0
EVEREST GROUP LTD COM	COMMON STOCK	G3223R108	20	103	SH		DFND		103	0	0
LINDE PLC COM	COMMON STOCK	G5494J103	2,280	13,182	SH		SOLE		13,182	0	0
MEDTRONIC INCORPORATED ADR	FOREIGN EQUITIES	G5960L103	3,281	36,380	SH		SOLE		35,955	382	43
MEDTRONIC INCORPORATED ADR	FOREIGN EQUITIES	G5960L103	16	173	SH		DFND		173	0	0
ALCON INC COM	COMMON STOCK	H01301128	945	18,600	SH		SOLE		18,600	0	0
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	3,579	32,042	SH		SOLE		31,608	389	45
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	128	1,146	SH		DFND		1,146	0	0
CHECKPOINT SOFTWARE TECH ADR	FOREIGN EQUITIES	M22465104	979	9,735	SH		SOLE		9,735	0	0
CHECKPOINT SOFTWARE TECH ADR	FOREIGN EQUITIES	M22465104	20	201	SH		DFND		201	0	0
AFLAC INC COM	COMMON STOCK	001055102	959	28,026	SH		SOLE		28,026	0	0
ALERIAN MLP ETF	ETF SPECIALITY	00162Q866	100	29,000	SH		SOLE		29,000	0	0
AT&T INC COM	COMMON STOCK	00206R102	3,126	107,274	SH		SOLE		105,035	2,039	200
AT&T INC COM	COMMON STOCK	00206R102	202	6,915	SH		DFND		6,915	0	0
ABBOTT LABS COM	COMMON STOCK	002824100	6,938	87,937	SH		SOLE		86,723	900	314
ABBOTT LABS COM	COMMON STOCK	002824100	280	3,544	SH		DFND		3,544	0	0
ABBVIE INC COM	COMMON STOCK	00287Y109	1,595	20,931	SH		SOLE		20,931	0	0
ABBVIE INC COM	COMMON STOCK	00287Y109	190	2,500	SH		DFND		2,500	0	0
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	345	1,084	SH		SOLE		384	700	0
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	6	20	SH		DFND		20	0	0
ALLIANT CORP	COMMON	018802108	4,313	89,318	SH		SOLE		87,673	1,450	195

COM	STOCK									
ALLIANT CORP COM	COMMON STOCK	018802108	160	3,305	SH	DFND	3,305	0	0	
ALPHABET INC CL C COM	COMMON STOCK	02079K107	973	837	SH	SOLE	837	0	0	
ALPHABET CL A COM	COMMON STOCK	02079K305	6,783	5,838	SH	SOLE	5,781	52	5	
ALPHABET CL A COM	COMMON STOCK	02079K305	72	62	SH	DFND	62	0	0	
ALTRIA GROUP INC COM	COMMON STOCK	02209S103	568	14,690	SH	SOLE	13,915	775	0	
ALTRIA GROUP INC COM	COMMON STOCK	02209S103	126	3,250	SH	DFND	3,250	0	0	
AMAZON INC COM	COMMON STOCK	023135106	2,145	1,100	SH	SOLE	1,066	34	0	
AMAZON INC COM	COMMON STOCK	023135106	23	12	SH	DFND	12	0	0	
AMERICAN ELECTRIC POWER CO COM	COMMON STOCK	025537101	537	6,715	SH	SOLE	6,359	356	0	
AMERICAN ELECTRIC POWER CO COM	COMMON STOCK	025537101	81	1,014	SH	DFND	1,014	0	0	
AMERICAN TOWER CORP REIT	REAL ESTATE INVESTMENT TRUST	03027X100	1,243	5,710	SH	SOLE	5,710	0	0	
AMERICAN WATER CO INC COM	COMMON STOCK	030420103	588	4,916	SH	SOLE	4,916	0	0	
AMERISOURCE-BERGEN CORP COM	COMMON STOCK	03073E105	1,137	12,847	SH	SOLE	12,383	464	0	
AMERISOURCE-BERGEN CORP COM	COMMON STOCK	03073E105	8	87	SH	DFND	87	0	0	
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	2,614	25,507	SH	SOLE	25,164	313	30	
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	51	497	SH	DFND	497	0	0	
AMGEN INC COM	COMMON STOCK	031162100	5,391	26,595	SH	SOLE	26,595	0	0	
AMGEN INC COM	COMMON STOCK	031162100	23	114	SH	DFND	114	0	0	
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	2,717	37,277	SH	SOLE	37,219	0	58	
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	10	134	SH	DFND	134	0	0	
ANTHEM INC COM	COMMON STOCK	036752103	324	1,429	SH	SOLE	1,429	0	0	
APPLE COMPUTER INC COM	COMMON STOCK	037833100	19,033	74,850	SH	SOLE	74,337	411	102	
APPLE COMPUTER INC COM	COMMON STOCK	037833100	329	1,293	SH	DFND	1,293	0	0	
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	5,400	39,508	SH	SOLE	38,646	762	100	
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	173	1,263	SH	DFND	1,263	0	0	
AVALONBAY CMNTYS INC REIT	REAL ESTATE INVESTMENT TRUST	053484101	221	1,500	SH	SOLE	1,500	0	0	
BALL CORP COM	COMMON STOCK	058498106	3,118	48,224	SH	SOLE	48,224	0	0	
BANKFIRST CORP OKLA COM	SMALL CAP STRATEGY	05945F103	658	19,716	SH	SOLE	18,886	830	0	
BANK OF AMERICA CORP	COMMON STOCK	060505104	263	12,404	SH	SOLE	11,853	551	0	

COM										
BAXTER INTERNATIONAL INC COM	COMMON STOCK	071813109	2,116	26,057	SH	SOLE	25,407	650	0	
BAXTER INTERNATIONAL INC COM	COMMON STOCK	071813109	130	1,600	SH	DFND	1,600	0	0	
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	5,483	23,863	SH	SOLE	23,485	313	65	
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	100	437	SH	DFND	437	0	0	
BERKSHIRE HATHAWAY CL A COM	COMMON STOCK	084670108	1,360	5	SH	SOLE	5	0	0	
BERKSHIRE HATHAWAY CL B COM	COMMON STOCK	084670702	2,695	14,742	SH	SOLE	14,611	131	0	
BLACKROCK INC COM	COMMON STOCK	09247X101	3,089	7,022	SH	SOLE	7,022	0	0	
BLACKROCK INC COM	COMMON STOCK	09247X101	44	100	SH	DFND	100	0	0	
BOEING CO COM	COMMON STOCK	097023105	88	590	SH	SOLE	590	0	0	
BOEING CO COM	COMMON STOCK	097023105	201	1,345	SH	DFND	1,345	0	0	
BROADCOM INC NPV COM	COMMON STOCK	11135F101	2,477	10,446	SH	SOLE	10,446	0	0	
BROWN & BROWN INC COM	COMMON STOCK	115236101	1,668	46,050	SH	SOLE	43,650	2,400	0	
BROWN & BROWN INC COM	COMMON STOCK	115236101	43	1,180	SH	DFND	1,180	0	0	
CME GROUP COM	COMMON STOCK	12572Q105	316	1,825	SH	SOLE	1,825	0	0	
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	1,653	27,863	SH	SOLE	27,788	0	75	
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	13	225	SH	DFND	225	0	0	
CANADIAN NATIONAL RAILWAY ADR	FOREIGN EQUITIES	136375102	3,378	43,519	SH	SOLE	43,454	0	65	
CARNIVAL CORP COM	COMMON STOCK	143658300	275	20,875	SH	SOLE	20,375	500	0	
CARNIVAL CORP COM	COMMON STOCK	143658300	7	500	SH	DFND	500	0	0	
CASEY'S GENERAL STORE COM	COMMON STOCK	147528103	760	5,740	SH	SOLE	5,740	0	0	
CATERPILLAR INC. COM	COMMON STOCK	149123101	2,354	20,289	SH	SOLE	20,214	0	75	
CENTERPOINT ENERGY INC COM	COMMON STOCK	15189T107	239	15,456	SH	SOLE	14,383	1,073	0	
CENTERPOINT ENERGY INC COM	COMMON STOCK	15189T107	5	350	SH	DFND	350	0	0	
CERNER CORP COM	COMMON STOCK	156782104	2,103	33,392	SH	SOLE	33,392	0	0	
CERNER CORP COM	COMMON STOCK	156782104	16	250	SH	DFND	250	0	0	
CHARLES RIV LABS INTL INC COM	SMALL CAP STRATEGY	159864107	883	6,998	SH	SOLE	6,685	313	0	
CHEFS WHSE INC COM	SMALL CAP STRATEGY	163086101	345	34,225	SH	SOLE	33,019	1,206	0	
CHEVRON CORP COM	COMMON STOCK	166764100	3,991	55,091	SH	SOLE	54,346	620	125	

CHEVRON CORP COM	COMMON STOCK	166764100	145	1,995	SH	DFND	1,995	0	0
CINCINNATI FINANC CORP OHIO COM	COMMON STOCK	172062101	511	6,779	SH	SOLE	6,779	0	0
CINCINNATI FINANC CORP OHIO COM	COMMON STOCK	172062101	38	500	SH	DFND	500	0	0
CISCO SYSTEMS COM	COMMON STOCK	17275R102	5,828	148,263	SH	SOLE	146,268	1,660	335
CISCO SYSTEMS COM	COMMON STOCK	17275R102	170	4,326	SH	DFND	4,326	0	0
CLOROX CO COM	COMMON STOCK	189054109	225	1,299	SH	SOLE	1,299	0	0
COCA COLA CO COM	COMMON STOCK	191216100	1,202	27,165	SH	SOLE	27,165	0	0
COCA COLA CO COM	COMMON STOCK	191216100	32	725	SH	DFND	725	0	0
COGNIZANT TECHNOLOGY COM	COMMON STOCK	192446102	2,932	63,100	SH	SOLE	62,998	0	102
COGNIZANT TECHNOLOGY COM	COMMON STOCK	192446102	12	264	SH	DFND	264	0	0
COLGATE PALMOLIVE CO COM	COMMON STOCK	194162103	2,160	32,550	SH	SOLE	32,050	500	0
COLGATE PALMOLIVE CO COM	COMMON STOCK	194162103	20	300	SH	DFND	300	0	0
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	5,204	151,361	SH	SOLE	150,861	500	0
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	72	2,081	SH	DFND	2,081	0	0
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	545	17,691	SH	SOLE	17,191	500	0
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	71	2,300	SH	DFND	2,300	0	0
CORNING INC COM	COMMON STOCK	219350105	1,773	86,384	SH	SOLE	85,457	762	165
CORNING INC COM	COMMON STOCK	219350105	109	5,303	SH	DFND	5,303	0	0
CORTEVA INC COM	COMMON STOCK	22052L104	2,277	96,910	SH	SOLE	96,910	0	0
CORTEVA INC COM	COMMON STOCK	22052L104	13	569	SH	DFND	569	0	0
COSTCO COMPANIES INC COM	COMMON STOCK	22160K105	6,651	23,328	SH	SOLE	23,085	216	27
COSTCO COMPANIES INC COM	COMMON STOCK	22160K105	51	180	SH	DFND	180	0	0
CREDIT SUISSE HIGH YIELD	ETF FIXED TAXABLE	22544F103	20	10,909	SH	SOLE	10,909	0	0
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	1,417	25,394	SH	SOLE	25,319	0	75
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	10	175	SH	DFND	175	0	0
CUMMINS INC COM	COMMON STOCK	231021106	3,431	25,358	SH	SOLE	25,336	0	22
CUMMINS INC COM	COMMON STOCK	231021106	54	401	SH	DFND	401	0	0
DTE ENERGY CO COM	COMMON STOCK	233331107	211	2,220	SH	SOLE	2,004	216	0
DANAHER CORP COM	COMMON STOCK	235851102	3,568	25,780	SH	SOLE	24,831	874	75
DANAHER CORP	COMMON	235851102	42	300	SH	DFND	300	0	0

COM	STOCK									
DIAGEO PLC SPONSORED ADR	FOREIGN EQUITIES	25243Q205	255	2,006	SH	SOLE	2,006	0	0	
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	4,545	47,045	SH	SOLE	46,595	400	50	
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	134	1,383	SH	DFND	1,383	0	0	
DOMINION RESOURCES INC NEW COM	COMMON STOCK	25746U109	804	11,132	SH	SOLE	11,132	0	0	
DOMINION RESOURCES INC NEW COM	COMMON STOCK	25746U109	18	250	SH	DFND	250	0	0	
DONALDSON INC COM	COMMON STOCK	257651109	476	12,320	SH	SOLE	11,120	1,200	0	
DONALDSON INC COM	COMMON STOCK	257651109	12	300	SH	DFND	300	0	0	
DUPONT DE NUMOURS INC COM	COMMON STOCK	26614N102	274	8,033	SH	SOLE	8,033	0	0	
DUPONT DE NUMOURS INC COM	COMMON STOCK	26614N102	19	569	SH	DFND	569	0	0	
EOG RESOURCES INC COM	COMMON STOCK	26875P101	265	7,378	SH	SOLE	7,308	0	70	
EOG RESOURCES INC COM	COMMON STOCK	26875P101	7	183	SH	DFND	183	0	0	
ECOLAB INC COM	COMMON STOCK	278865100	1,183	7,589	SH	SOLE	7,204	350	35	
EDWARDS LIFESCIENCES CORP COM	COMMON STOCK	28176E108	2,913	15,446	SH	SOLE	15,446	0	0	
ELECTRONIC ARTS INC COM	COMMON STOCK	285512109	323	3,228	SH	SOLE	3,228	0	0	
EMERSON ELEC CO COM	COMMON STOCK	291011104	1,122	23,555	SH	SOLE	23,555	0	0	
EMERSON ELEC CO COM	COMMON STOCK	291011104	95	2,000	SH	DFND	2,000	0	0	
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	2,114	55,688	SH	SOLE	54,423	1,165	100	
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	65	1,725	SH	DFND	1,725	0	0	
FLIR CORPORATION COM	COMMON STOCK	302445101	2,175	68,230	SH	SOLE	68,065	55	110	
FLIR CORPORATION COM	COMMON STOCK	302445101	13	417	SH	DFND	417	0	0	
FACEBOOK INC COM	COMMON STOCK	30303M102	360	2,159	SH	SOLE	2,086	73	0	
FACEBOOK INC COM	COMMON STOCK	30303M102	9	55	SH	DFND	55	0	0	
FIRST MAJESTIC SILVER CORP COM	COMMON STOCK	32076V103	85	13,750	SH	SOLE	13,750	0	0	
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	12,865	485,854	SH	SOLE	402,712	41,463	41,679	
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	391	14,750	SH	DFND	14,750	0	0	
FIRST TRUST ENERGY INCOME & GROWTH	ETF S&P SECTOR	33738G104	518	59,356	SH	SOLE	55,420	3,936	0	
FIRST TRUST ENERGY INCOME & GROWTH	ETF S&P SECTOR	33738G104	14	1,600	SH	DFND	1,600	0	0	
FORTIVE CORP COM	COMMON STOCK	34959J108	691	12,526	SH	SOLE	12,054	435	37	
FOX COM	COMMON	35137L105	1,029	43,567	SH	SOLE	43,567	0	0	

	STOCK									
FRANKLIN ELECTRIC CO INC COM	COMMON STOCK	353514102	19,224	407,901	SH	SOLE	407,901	0	0	
GENUINE PARTS CO COM	COMMON STOCK	372460105	1,675	24,878	SH	SOLE	24,151	677	50	
GENUINE PARTS CO COM	COMMON STOCK	372460105	164	2,438	SH	DFND	2,438	0	0	
GRACO INC COM	COMMON STOCK	384109104	2,528	51,890	SH	SOLE	50,964	816	110	
GRACO INC COM	COMMON STOCK	384109104	33	672	SH	DFND	672	0	0	
HELMERICH & PAYNE INC COM	SMALL CAP STRATEGY	423452101	250	15,969	SH	SOLE	14,966	1,003	0	
HELMERICH & PAYNE INC COM	SMALL CAP STRATEGY	423452101	6	400	SH	DFND	400	0	0	
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	4,607	29,680	SH	SOLE	29,615	20	45	
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	34	222	SH	DFND	222	0	0	
HOME DEPOT INC COM	COMMON STOCK	437076102	4,900	26,244	SH	SOLE	26,201	43	0	
HOME DEPOT INC COM	COMMON STOCK	437076102	150	802	SH	DFND	802	0	0	
HONEYWELL INTL INC COM	COMMON STOCK	438516106	5,129	38,340	SH	SOLE	37,943	323	74	
HONEYWELL INTL INC COM	COMMON STOCK	438516106	93	692	SH	DFND	692	0	0	
HORMEL FOODS CORP COM	COMMON STOCK	440452100	4,051	86,877	SH	SOLE	86,706	38	133	
HORMEL FOODS CORP COM	COMMON STOCK	440452100	29	630	SH	DFND	630	0	0	
HUNTINGTON BANCSHARES INC COM	COMMON STOCK	446150104	186	22,698	SH	SOLE	22,168	130	400	
HUNTINGTON BANCSHARES INC COM	COMMON STOCK	446150104	12	1,500	SH	DFND	1,500	0	0	
ILLINOIS TOOL WORKS INC COM	COMMON STOCK	452308109	639	4,498	SH	SOLE	4,292	206	0	
ILLINOIS TOOL WORKS INC COM	COMMON STOCK	452308109	10	72	SH	DFND	72	0	0	
INTEL CORP COM	COMMON STOCK	458140100	4,805	88,799	SH	SOLE	87,954	345	500	
INTEL CORP COM	COMMON STOCK	458140100	175	3,243	SH	DFND	3,243	0	0	
INVESCO ULTRA SHORT DURATIONEFT	ETF FIXED TAXABLE	46090A887	11,318	229,533	SH	SOLE	223,337	6,196	0	
INVESCO ULTRA SHORT DURATIONEFT	ETF FIXED TAXABLE	46090A887	85	1,720	SH	DFND	1,720	0	0	
INVESCO EX S&P 500 PURE VALUE	ETF LARGE CAP/MULTI-CAP	46137V258	240	6,012	SH	SOLE	6,012	0	0	
INVESCO S&P 500 EQ WEIGHT ETF	ETF LARGE CAP/MULTI-CAP	46137V357	5,485	65,280	SH	SOLE	64,638	304	338	
INVESCO S&P 500 EQ WEIGHT ETF	ETF LARGE CAP/MULTI-CAP	46137V357	100	1,195	SH	DFND	1,195	0	0	
DOW JONES SELECT DIVIDEND ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287168	201	2,732	SH	SOLE	2,232	500	0	
S&P 500 INDEX I SHARES	ETF LARGE CAP/MULTI-CAP	464287200	724	2,803	SH	SOLE	2,803	0	0	
BARCLAYS AGGREGATE BOND ETF ISHARES	ETF FIXED TAXABLE	464287226	70,134	607,902	SH	SOLE	589,067	18,835	0	
BARCLAYS	ETF FIXED	464287226	531	4,605	SH	DFND	4,605	0	0	

AGGREGATE BOND ETF ISHARES	TAXABLE									
MSCI EMERGING MARKET INDEX ETF ISHARES	ETF EMERGING MARKET	464287234	3,745	109,726	SH	SOLE	107,152	2,574	0	
S&P 500 GROWTH ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287309	15,360	93,063	SH	SOLE	90,781	2,282	0	
S&P 500 GROWTH ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287309	591	3,581	SH	DFND	3,581	0	0	
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	9,824	102,073	SH	SOLE	99,206	2,867	0	
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	40	418	SH	DFND	418	0	0	
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	209	3,901	SH	SOLE	3,901	0	0	
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	294	5,503	SH	DFND	5,503	0	0	
RUSSELL MID CAP GROWTH INDEXISHARES ETF	ETF MID CAP	464287481	4,546	37,388	SH	SOLE	36,859	529	0	
RUSSELL MID CAP GROWTH INDEXISHARES ETF	ETF MID CAP	464287481	53	432	SH	DFND	432	0	0	
RUSSELL MID CAP INDEX ISHARES ETF	ETF MID CAP	464287499	6,635	153,742	SH	SOLE	153,742	0	0	
S&P MID CAP 400 ETF ISHARES	ETF MID CAP	464287507	564	3,919	SH	SOLE	3,919	0	0	
NASDAQ BIOTECH INDEX ETF	ETF S&P SECTOR	464287556	1,284	11,920	SH	SOLE	11,125	675	120	
NASDAQ BIOTECH INDEX ETF	ETF S&P SECTOR	464287556	24	225	SH	DFND	225	0	0	
RUSSELL 1000 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287598	1,879	18,942	SH	SOLE	18,942	0	0	
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	11,281	63,213	SH	SOLE	62,279	820	114	
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	97	546	SH	DFND	546	0	0	
RUSSELL 200 GROWTH ETF	ETF LARGE CAP/MULTI-CAP	464287648	257	1,625	SH	SOLE	1,625	0	0	
RUSSELL 2000 INDEX ETF ISHARES	ETF SMALL CAP	464287655	4,144	36,202	SH	SOLE	35,782	420	0	
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	11,100	101,140	SH	SOLE	100,232	661	247	
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	133	1,213	SH	DFND	1,213	0	0	
ISHARES DJ TELECOM ETF	SMALL CAP STRATEGY	464287713	584	23,495	SH	SOLE	23,288	207	0	
ISHARES TR U.S. TECH ETF	ETF LARGE CAP/MULTI-CAP	464287721	14,359	70,251	SH	SOLE	67,981	2,270	0	
ISHARES TR U.S. TECH ETF	ETF LARGE CAP/MULTI-CAP	464287721	87	426	SH	DFND	426	0	0	
ISHARES TR US INDUSTRIALS	ETF LARGE CAP/MULTI-CAP	464287754	201	1,617	SH	SOLE	1,617	0	0	
ISHARES TR US HLTHCARE ETF	ETF LARGE CAP/MULTI-CAP	464287762	540	2,874	SH	SOLE	2,874	0	0	
ISHARES TR U.S. FINLS ETF	ETF LARGE CAP/MULTI-CAP	464287788	243	2,495	SH	SOLE	2,495	0	0	
S&P SMALL CAP 600 CORE ETF	ETF SMALL CAP	464287804	8,623	153,692	SH	SOLE	150,541	2,925	226	

ISHARES										
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	181	3,217	SH	DFND		3,217	0	0
ISHARES TR U.S. CNSM GD ETF	ETF LARGE CAP/MULTI-CAP	464287812	217	2,009	SH	SOLE		2,009	0	0
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	3,540	35,425	SH	SOLE		35,108	246	71
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	32	316	SH	DFND		316	0	0
S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	3,660	26,551	SH	SOLE		26,452	46	53
S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	50	363	SH	DFND		363	0	0
JPM EMERGING MARKETS ISHARES	ETF FIXED TAXABLE	464288281	3,619	37,433	SH	SOLE		36,441	992	0
JPM EMERGING MARKETS ISHARES	ETF FIXED TAXABLE	464288281	31	325	SH	DFND		325	0	0
ISHARES TR INTL SEL DIV ETF	ETF INTERNATIONAL	464288448	901	39,901	SH	SOLE		37,326	2,575	0
ISHARES TR INTL SEL DIV ETF	ETF INTERNATIONAL	464288448	3	150	SH	DFND		150	0	0
ISHARES PREFERRED & INC ETF	ETF FIXED TAXABLE	464288687	1,020	32,031	SH	SOLE		30,085	1,946	0
ISHARES PREFERRED & INC ETF	ETF FIXED TAXABLE	464288687	15	475	SH	DFND		475	0	0
ISHARES TR MICRO-CAP ETF	ETF SMALL CAP	464288869	1,617	24,128	SH	SOLE		24,128	0	0
ISHARES TR MICRO-CAP ETF	ETF SMALL CAP	464288869	172	2,561	SH	DFND		2,561	0	0
ISHARES TR 0-5YR HI YL CP	ETF FIXED TAXABLE	46434V407	210	5,133	SH	SOLE		5,133	0	0
J P MORGAN CHASE & CO COM	COMMON STOCK	46625H100	4,720	52,428	SH	SOLE		51,926	377	125
J P MORGAN CHASE & CO COM	COMMON STOCK	46625H100	38	425	SH	DFND		425	0	0
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	6,429	49,028	SH	SOLE		48,046	865	117
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	609	4,646	SH	DFND		4,646	0	0
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	2,577	20,150	SH	SOLE		19,573	577	0
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	396	3,100	SH	DFND		3,100	0	0
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	6,696	37,177	SH	SOLE		36,471	570	136
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	117	649	SH	DFND		649	0	0
LA-Z BOY INC COM	COMMON STOCK	505336107	555	27,044	SH	SOLE		27,044	0	0
LAM RESEARCH CORP COM	COMMON STOCK	512807108	2,477	10,319	SH	SOLE		10,272	17	30
LAM RESEARCH CORP COM	COMMON STOCK	512807108	25	104	SH	DFND		104	0	0
LILLY ELI & CO COM	COMMON STOCK	532457108	3,325	23,971	SH	SOLE		23,794	21	156
LILLY ELI & CO COM	COMMON STOCK	532457108	3,919	28,254	SH	DFND		28,254	0	0

LOCKHEED MARTIN CORP COM	COMMON STOCK	539830109	321	948	SH	SOLE	909	39	0
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	5,678	65,987	SH	SOLE	65,550	274	163
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	106	1,235	SH	DFND	1,235	0	0
MDU RES GROUP INC COM	COMMON STOCK	552690109	939	43,664	SH	SOLE	42,014	1,550	100
MDU RES GROUP INC COM	COMMON STOCK	552690109	21	975	SH	DFND	975	0	0
MARKETTAXESS HOLDINGS INC COM	COMMON STOCK	57060D108	1,599	4,808	SH	SOLE	4,638	170	0
MASIMO CORP COM	SMALL CAP STRATEGY	574795100	1,761	9,945	SH	SOLE	9,586	359	0
MCDONALDS CORP COM	COMMON STOCK	580135101	1,836	11,106	SH	SOLE	10,991	115	0
MCDONALDS CORP COM	COMMON STOCK	580135101	143	864	SH	DFND	864	0	0
MERCK & CO INC COM	COMMON STOCK	58933Y105	242	3,142	SH	SOLE	3,142	0	0
MERCK & CO INC COM	COMMON STOCK	58933Y105	117	1,525	SH	DFND	1,525	0	0
MICROSOFT CORPORATION COM	COMMON STOCK	594918104	15,986	101,367	SH	SOLE	99,802	1,310	255
MICROSOFT CORPORATION COM	COMMON STOCK	594918104	531	3,366	SH	DFND	3,366	0	0
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	1,392	20,535	SH	SOLE	19,385	1,000	150
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	180	2,650	SH	DFND	2,650	0	0
NATIONAL VISION HLDGS INC COM	SMALL CAP STRATEGY	63845R107	405	20,878	SH	SOLE	19,604	1,274	0
NETFLIX INC COM	COMMON STOCK	64110L106	777	2,070	SH	SOLE	2,070	0	0
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	3,262	13,557	SH	SOLE	13,427	100	30
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	780	3,240	SH	DFND	3,240	0	0
NIKE INC CL B COM	COMMON STOCK	654106103	699	8,451	SH	SOLE	8,451	0	0
NORTHERN TR CORP COM	COMMON STOCK	665859104	3,490	46,256	SH	SOLE	45,457	624	175
NORTHERN TR CORP COM	COMMON STOCK	665859104	72	948	SH	DFND	948	0	0
NOVARTIS A G SPONSORED ADR	FOREIGN EQUITIES	66987V109	798	9,679	SH	SOLE	9,679	0	0
NUCOR CORP COM	COMMON STOCK	670346105	641	17,798	SH	SOLE	17,630	28	140
NUCOR CORP COM	COMMON STOCK	670346105	47	1,298	SH	DFND	1,298	0	0
NVIDIA CORP COM	COMMON STOCK	67066G104	1,335	5,063	SH	SOLE	3,863	1,200	0
O'REILLY AUTOMOTIVE INC COM	COMMON STOCK	67103H107	1,530	5,084	SH	SOLE	5,084	0	0
OMNICOM GROUP INC COM	COMMON STOCK	681919106	3,239	59,000	SH	SOLE	58,168	772	60
OMNICOM GROUP INC COM	COMMON STOCK	681919106	87	1,586	SH	DFND	1,586	0	0

OMNICELL INC COM	SMALL CAP STRATEGY	68213N109	1,367	20,851	SH	SOLE	20,366	485	0
ORACLE CORP COM	COMMON STOCK	68389X105	3,212	66,465	SH	SOLE	64,957	1,338	170
ORACLE CORP COM	COMMON STOCK	68389X105	99	2,042	SH	DFND	2,042	0	0
PEOPLE'S UNITED FINANCIAL COM	COMMON STOCK	712704105	811	73,362	SH	SOLE	70,762	2,300	300
PEOPLE'S UNITED FINANCIAL COM	COMMON STOCK	712704105	92	8,300	SH	DFND	8,300	0	0
PEPSICO INC COM	COMMON STOCK	713448108	8,296	69,079	SH	SOLE	68,041	996	42
PEPSICO INC COM	COMMON STOCK	713448108	310	2,582	SH	DFND	2,582	0	0
PFIZER INC COM	COMMON STOCK	717081103	5,383	164,979	SH	SOLE	163,609	1,098	272
PFIZER INC COM	COMMON STOCK	717081103	190	5,814	SH	DFND	5,814	0	0
PHILIP MORRIS INTL INC COM	COMMON STOCK	718172109	514	7,049	SH	SOLE	6,940	109	0
PHILIP MORRIS INTL INC COM	COMMON STOCK	718172109	117	1,600	SH	DFND	1,600	0	0
PHILLIPS 66 COM	COMMON STOCK	718546104	839	15,647	SH	SOLE	15,647	0	0
PHILLIPS 66 COM	COMMON STOCK	718546104	118	2,200	SH	DFND	2,200	0	0
POOL CORPORATION COM	SMALL CAP STRATEGY	73278L105	1,286	6,537	SH	SOLE	6,239	298	0
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	5,776	59,154	SH	SOLE	58,515	518	121
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	79	804	SH	DFND	804	0	0
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	7,387	67,154	SH	SOLE	66,112	937	105
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	307	2,793	SH	DFND	2,793	0	0
REPUBLIC SERVICES INC COM	COMMON STOCK	760759100	334	4,445	SH	SOLE	4,445	0	0
ROPER INDS INC NEW COM	COMMON STOCK	776696106	1,638	5,253	SH	SOLE	5,253	0	0
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	2,329	9,035	SH	SOLE	9,035	0	0
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	2,092	8,116	SH	DFND	8,116	0	0
INTERNATIONAL TREASURY BOND ETF SPDR	ETF FIXED TAXABLE	78464A516	6,723	241,936	SH	SOLE	235,114	6,822	0
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	6,524	24,816	SH	SOLE	24,415	401	0
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	132	504	SH	DFND	504	0	0
SPDR SERIES TRUST BLOOMBERG BRCLYS	ETF FIXED TAXABLE	78468R622	4,825	50,925	SH	SOLE	49,361	1,564	0
SPDR SERIES TRUST BLOOMBERG BRCLYS	ETF FIXED TAXABLE	78468R622	53	560	SH	DFND	560	0	0
SCHLUMBERGER LTD COM	COMMON STOCK	806857108	183	13,571	SH	SOLE	13,401	20	150
SCHLUMBERGER LTD COM	COMMON STOCK	806857108	4	309	SH	DFND	309	0	0
CHARLES SCHWAB CORP COM	COMMON STOCK	808513105	733	21,798	SH	SOLE	21,798	0	0
SCHWAB	ETF LARGE	808524797	2,906	64,627	SH	SOLE	64,627	0	0

STRATEGIC TR US DIVIDEND EQ	CAP/MULTI-CAP									
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	17	389	SH	DFND		389	0	0
CHARLES SCHWAB INTERMEDIATE	ETF FIXED TAXABLE	808524854	6,439	109,572	SH	SOLE		105,113	4,459	0
SCHWAB STRATEGIC S/T US TREASURY ETF	ETF FIXED TAXABLE	808524862	2,048	39,598	SH	SOLE		37,956	1,642	0
SCHWAB STRATEGIC TR US TIPS ETF	ETF FIXED TAXABLE	808524870	253	4,400	SH	SOLE		4,400	0	0
MATERIALS SECTOR ETF SPDR	ETF S&P SECTOR	81369Y100	1,958	43,482	SH	SOLE		42,888	499	95
MATERIALS SECTOR ETF SPDR	ETF S&P SECTOR	81369Y100	45	1,010	SH	DFND		1,010	0	0
HEALTHCARE SECTOR ETF SPDR	ETF S&P SECTOR	81369Y209	7,995	90,253	SH	SOLE		87,894	2,359	0
CONSUMER STAPLES SECTOR ETF SPDR	ETF S&P SECTOR	81369Y308	8,004	146,938	SH	SOLE		143,649	3,289	0
CONSUMER DISCRETION SECTOR ETF	ETF S&P SECTOR	81369Y407	2,375	24,219	SH	SOLE		24,131	13	75
CONSUMER DISCRETION SECTOR ETF	ETF S&P SECTOR	81369Y407	22	225	SH	DFND		225	0	0
ENERGY SECTOR ETF SPDR	ETF S&P SECTOR	81369Y506	1,013	34,876	SH	SOLE		34,220	656	0
ENERGY SECTOR ETF SPDR	ETF S&P SECTOR	81369Y506	1	46	SH	DFND		46	0	0
FINANCIAL SECTOR ETF SPDR	ETF S&P SECTOR	81369Y605	1,637	78,655	SH	SOLE		78,008	647	0
INDUSTRIAL SECTOR ETF SPDR	ETF S&P SECTOR	81369Y704	728	12,333	SH	SOLE		12,325	8	0
TECHNOLOGY SELECT SECTOR ETF SPDR	ETF S&P SECTOR	81369Y803	956	11,899	SH	SOLE		11,899	0	0
COMM SERVICES SPDR	ETF S&P SECTOR	81369Y852	2,754	62,261	SH	SOLE		61,390	801	70
COMM SERVICES SPDR	ETF S&P SECTOR	81369Y852	11	257	SH	DFND		257	0	0
REAL ESTATE SELECT SEC ETF	COMMON STOCK	81369Y860	1,910	61,616	SH	SOLE		61,616	0	0
REAL ESTATE SELECT SEC ETF	COMMON STOCK	81369Y860	6	186	SH	DFND		186	0	0
UTILITIES SECTOR ETF	ETF S&P SECTOR	81369Y886	2,688	48,529	SH	SOLE		46,644	1,810	75
UTILITIES SECTOR ETF	ETF S&P SECTOR	81369Y886	8	150	SH	DFND		150	0	0
SITEONE LANDSCAPE SUPPLY INCCOM	SMALL CAP STRATEGY	82982L103	1,185	16,098	SH	SOLE		15,429	669	0
SLEEP NUMBER CORP COM	SMALL CAP STRATEGY	83125X103	448	23,389	SH	SOLE		22,335	1,054	0
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	2,457	22,132	SH	SOLE		21,719	413	0
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	58	523	SH	DFND		523	0	0
SNAP ON INC COM	SMALL CAP STRATEGY	833034101	888	8,159	SH	SOLE		7,917	242	0
SPROTT PHYSICAL SILVER TR COM	COMMON STOCK	85207K107	55	10,600	SH	SOLE		10,600	0	0
STARBUCKS CORP COM	COMMON STOCK	855244109	2,122	32,286	SH	SOLE		32,286	0	0
STARBUCKS CORP	COMMON	855244109	38	578	SH	DFND		578	0	0

COM	STOCK									
STRYKER CORP COM	COMMON STOCK	863667101	10,205	61,296	SH	SOLE	60,695	567	34	
STRYKER CORP COM	COMMON STOCK	863667101	73	441	SH	DFND	441	0	0	
SYSCO CORP COM	COMMON STOCK	871829107	859	18,833	SH	SOLE	17,633	1,200	0	
SYSCO CORP COM	COMMON STOCK	871829107	14	300	SH	DFND	300	0	0	
TJX COS INC NEW COM	COMMON STOCK	872540109	2,859	59,810	SH	SOLE	59,098	500	212	
TJX COS INC NEW COM	COMMON STOCK	872540109	36	750	SH	DFND	750	0	0	
TESLA MOTORS INC COM	COMMON STOCK	88160R101	202	385	SH	SOLE	385	0	0	
TEXAS INSTRS INC COM	COMMON STOCK	882508104	727	7,271	SH	SOLE	7,114	157	0	
THERMO FISHER SCIENTIFIC INCCOM	COMMON STOCK	883556102	369	1,300	SH	SOLE	1,300	0	0	
3M COMPANY COM	COMMON STOCK	88579Y101	1,831	13,410	SH	SOLE	13,135	275	0	
3M COMPANY COM	COMMON STOCK	88579Y101	177	1,295	SH	DFND	1,295	0	0	
TORO CO COM	COMMON STOCK	891092108	1,143	17,557	SH	SOLE	16,986	571	0	
TRAVELERS INC COM	COMMON STOCK	89417E109	1,810	18,222	SH	SOLE	18,056	116	50	
TRAVELERS INC COM	COMMON STOCK	89417E109	61	617	SH	DFND	617	0	0	
TRUIST FINANCIAL COM	COMMON STOCK	89832Q109	3,429	111,196	SH	SOLE	110,628	343	225	
TRUIST FINANCIAL COM	COMMON STOCK	89832Q109	56	1,806	SH	DFND	1,806	0	0	
US BANCORP DEL COM	COMMON STOCK	902973304	1,052	30,531	SH	SOLE	29,781	650	100	
US BANCORP DEL COM	COMMON STOCK	902973304	10	300	SH	DFND	300	0	0	
UNILEVER ADR	FOREIGN EQUITIES	904767704	215	4,250	SH	SOLE	4,250	0	0	
UNILEVER ADR	FOREIGN EQUITIES	904767704	51	1,000	SH	DFND	1,000	0	0	
UNILEVER NV NY SHARE F NEW ADR	FOREIGN EQUITIES	904784709	227	4,650	SH	SOLE	4,650	0	0	
UNION PAC CORP COM	COMMON STOCK	907818108	2,477	17,566	SH	SOLE	17,416	150	0	
UNION PAC CORP COM	COMMON STOCK	907818108	18	125	SH	DFND	125	0	0	
UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	478	5,116	SH	SOLE	4,946	120	50	
UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	138	1,475	SH	DFND	1,475	0	0	
UNITED TECHNOLOGIES CORP COM	COMMON STOCK	913017109	6,527	69,195	SH	SOLE	68,538	615	42	
UNITED TECHNOLOGIES CORP COM	COMMON STOCK	913017109	40	425	SH	DFND	425	0	0	
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	6,260	25,102	SH	SOLE	25,102	0	0	
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	2	7	SH	DFND	7	0	0	
VF CORP COM	COMMON STOCK	918204108	3,106	57,442	SH	SOLE	56,317	845	280	
VF CORP COM	COMMON STOCK	918204108	83	1,541	SH	DFND	1,541	0	0	

VALERO ENERGY NEW COM	COMMON STOCK	91913Y100	1,450	31,956	SH	SOLE	31,956	0	0
VALERO ENERGY NEW COM	COMMON STOCK	91913Y100	0	10	SH	DFND	10	0	0
VANGUARD INTERMEDIATE- TERM	ETF FIXED TAXABLE	921937819	13,825	154,759	SH	SOLE	150,049	4,710	0
VANGUARD INTERMEDIATE- TERM	ETF FIXED TAXABLE	921937819	151	1,685	SH	DFND	1,685	0	0
VANGUARD S/T BOND INDEX ETF	ETF FIXED TAXABLE	921937827	263	3,205	SH	SOLE	3,205	0	0
VANGUARD TOTAL BOND MKT INDXETF	ETF FIXED TAXABLE	921937835	2,873	33,662	SH	SOLE	33,662	0	0
VANGUARD W HIGH DIV YIELD ETF	ETF LARGE CAP/MULTI-CAP	921946406	4,428	62,587	SH	SOLE	60,863	1,724	0
VANGUARD W HIGH DIV YIELD ETF	ETF LARGE CAP/MULTI-CAP	921946406	61	865	SH	DFND	865	0	0
VANGUARD INFO TECH ETF	ETF S&P SECTOR	92204A702	13,359	63,042	SH	SOLE	63,042	0	0
VANGUARD INFO TECH ETF	ETF S&P SECTOR	92204A702	41	195	SH	DFND	195	0	0
VANGUARD FTSE ALL WRLD EX US ETF	ETF INTERNATIONAL	922042775	2,220	54,112	SH	SOLE	54,112	0	0
VANGUARD I S&P 500 COM	ETF LARGE CAP/MULTI-CAP	922908363	2,829	11,944	SH	SOLE	11,944	0	0
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	10,525	150,677	SH	SOLE	147,808	2,607	262
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	74	1,061	SH	DFND	1,061	0	0
VANGUARD MID- CAP INDEX ETF	ETF LARGE CAP/MULTI-CAP	922908629	3,540	26,890	SH	SOLE	26,890	0	0
VANGUARD I LARGE CAP ETF	ETF LARGE CAP/MULTI-CAP	922908637	995	8,405	SH	SOLE	8,405	0	0
VANGUARD I EXTENDED MARKET ETF	ETF LARGE CAP/MULTI-CAP	922908652	429	4,733	SH	SOLE	4,733	0	0
VANGUARD SMALL-CAP ETF	ETF SMALL CAP	922908751	3,577	30,988	SH	SOLE	30,988	0	0
VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	5,600	104,239	SH	SOLE	102,923	1,046	270
VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	282	5,253	SH	DFND	5,253	0	0
VISA COM	COMMON STOCK	92826C839	9,126	56,639	SH	SOLE	56,539	100	0
VISA COM	COMMON STOCK	92826C839	50	312	SH	DFND	312	0	0
WAL MART STORES INC COM	COMMON STOCK	931142103	6,078	53,499	SH	SOLE	53,199	300	0
WAL MART STORES INC COM	COMMON STOCK	931142103	80	702	SH	DFND	702	0	0
WALGREEN BOOTS ALLIANCE INC COM	COMMON STOCK	931427108	231	5,054	SH	SOLE	5,054	0	0
WASTE MANAGEMENT INC COM	COMMON STOCK	94106L109	585	6,325	SH	SOLE	6,205	120	0
WASTE MANAGEMENT INC COM	COMMON STOCK	94106L109	69	750	SH	DFND	750	0	0
WELLS FARGO & CO COM	COMMON STOCK	949746101	1,866	65,019	SH	SOLE	64,422	597	0

XILINX INC COM	COMMON STOCK	983919101	3,044	39,053	SH	SOLE	38,955	25	73
XILINX INC COM	COMMON STOCK	983919101	154	1,982	SH	DFND	1,982	0	0