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: 12-31-2019

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	12-31-2019
[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:	395
Form 13F Information Table Value Total:	976,768
	(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

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	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 ADR	FOREIGN EQUITIES	G1151C101	7,294	34,640	SH		SOLE		34,065	466	109
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101	107	506	SH		DFND		506	0	0
EVEREST GROUP LTD COM	COMMON STOCK	G3223R108	946	3,418	SH		SOLE		3,400	18	0
EVEREST GROUP LTD COM	COMMON STOCK	G3223R108	29	103	SH		DFND		103	0	0
LINDE PLC COM	COMMON STOCK	G5494J103	2,831	13,299	SH		SOLE		13,299	0	0
MEDTRONIC INCORPORATED ADR	FOREIGN EQUITIES	G5960L103	4,207	37,080	SH		SOLE		36,655	382	43
MEDTRONIC INCORPORATED ADR	FOREIGN EQUITIES	G5960L103	20	173	SH		DFND		173	0	0
ALCON INC COM	COMMON STOCK	H01301128	2,520	44,550	SH		SOLE		44,550	0	0
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	4,891	31,420	SH		SOLE		30,986	389	45
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	178	1,146	SH		DFND		1,146	0	0
CHECKPOINT SOFTWARE TECH ADR	FOREIGN EQUITIES	M22465104	2,268	20,442	SH		SOLE		20,442	0	0
CHECKPOINT SOFTWARE TECH ADR	FOREIGN EQUITIES	M22465104	22	201	SH		DFND		201	0	0
CORE LABORATORIES ADR	FOREIGN EQUITIES	N22717107	307	8,163	SH		SOLE		7,580	583	0
CORE LABORATORIES ADR	FOREIGN EQUITIES	N22717107	3	75	SH		DFND		75	0	0
LYONDELLBASELL INDUSTRIES ADR	FOREIGN EQUITIES	N53745100	285	3,014	SH		SOLE		2,794	220	0
LYONDELLBASELL INDUSTRIES ADR	FOREIGN EQUITIES	N53745100	40	425	SH		DFND		425	0	0
AFLAC INC COM	COMMON STOCK	001055102	1,866	35,283	SH		SOLE		34,783	500	0
ALERIAN MLP ETF	ETF SPECIALITY	00162Q866	247	29,000	SH		SOLE		29,000	0	0
AT&T INC COM	COMMON STOCK	00206R102	4,111	105,230	SH		SOLE		103,091	2,039	100
AT&T INC COM	COMMON STOCK	00206R102	266	6,815	SH		DFND		6,815	0	0
ABBOTT LABS COM	COMMON STOCK	002824100	7,597	87,462	SH		SOLE		86,248	900	314

ABBOTT LABS COM	COMMON STOCK	002824100	343	3,944	SH	DFND	3,944	0	0
ABBVIE INC COM	COMMON STOCK	00287Y109	1,974	22,291	SH	SOLE	22,291	0	0
ABBVIE INC COM	COMMON STOCK	00287Y109	221	2,500	SH	DFND	2,500	0	0
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	358	1,084	SH	SOLE	384	700	0
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	7	20	SH	DFND	20	0	0
ALLIANT CORP COM	COMMON STOCK	018802108	4,913	89,780	SH	SOLE	88,135	1,450	195
ALLIANT CORP COM	COMMON STOCK	018802108	181	3,305	SH	DFND	3,305	0	0
ALPHABET INC CL C COM	COMMON STOCK	02079K107	961	719	SH	SOLE	719	0	0
ALPHABET CL A COM	COMMON STOCK	02079K305	7,075	5,282	SH	SOLE	5,225	52	5
ALPHABET CL A COM	COMMON STOCK	02079K305	76	57	SH	DFND	57	0	0
ALTRIA GROUP INC COM	COMMON STOCK	02209S103	733	14,688	SH	SOLE	13,913	775	0
ALTRIA GROUP INC COM	COMMON STOCK	02209S103	162	3,250	SH	DFND	3,250	0	0
AMAZON INC COM	COMMON STOCK	023135106	1,794	971	SH	SOLE	937	34	0
AMAZON INC COM	COMMON STOCK	023135106	22	12	SH	DFND	12	0	0
AMERICAN ELECTRIC POWER CO COM	COMMON STOCK	025537101	618	6,544	SH	SOLE	6,188	356	0
AMERICAN ELECTRIC POWER CO COM	COMMON STOCK	025537101	96	1,014	SH	DFND	1,014	0	0
AMERICAN TOWER CORP REIT	REAL ESTATE INVESTMENT TRUST	03027X100	1,138	4,953	SH	SOLE	4,953	0	0
AMERICAN WATER CO INC COM	COMMON STOCK	030420103	572	4,659	SH	SOLE	4,659	0	0
AMERISOURCE-BERGEN CORP COM	COMMON STOCK	03073E105	1,204	14,166	SH	SOLE	13,659	464	43
AMERISOURCE-BERGEN CORP COM	COMMON STOCK	03073E105	7	87	SH	DFND	87	0	0
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	4,479	26,889	SH	SOLE	26,546	313	30
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	83	497	SH	DFND	497	0	0
AMGEN INC COM	COMMON STOCK	031162100	6,195	25,698	SH	SOLE	25,698	0	0
AMGEN INC COM	COMMON STOCK	031162100	27	114	SH	DFND	114	0	0
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	3,737	34,526	SH	SOLE	34,468	0	58
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	15	134	SH	DFND	134	0	0
ANTHEM INC COM	COMMON STOCK	036752103	432	1,429	SH	SOLE	1,429	0	0
APPLE COMPUTER INC COM	COMMON STOCK	037833100	22,461	76,491	SH	SOLE	75,778	611	102
APPLE COMPUTER INC COM	COMMON STOCK	037833100	374	1,272	SH	DFND	1,272	0	0
AUTOMATIC DATA	COMMON	053015103	6,733	39,492	SH	SOLE	38,630	762	100

PROCESSING COM	STOCK									
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	209	1,223	SH	DFND		1,223	0	0
AVALONBAY CMNTYS INC REIT	REAL ESTATE INVESTMENT TRUST	053484101	315	1,500	SH	SOLE		1,500	0	0
BALL CORP COM	COMMON STOCK	058498106	3,119	48,224	SH	SOLE		48,224	0	0
BANKFIRST CORP OKLA COM	SMALL CAP STRATEGY	05945F103	1,241	19,875	SH	SOLE		19,045	830	0
BANK OF AMERICA CORP COM	COMMON STOCK	060505104	450	12,766	SH	SOLE		12,215	551	0
BAXTER INTERNATIONAL INC COM	COMMON STOCK	071813109	2,194	26,232	SH	SOLE		25,582	650	0
BAXTER INTERNATIONAL INC COM	COMMON STOCK	071813109	134	1,600	SH	DFND		1,600	0	0
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	6,479	23,825	SH	SOLE		23,447	313	65
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	119	437	SH	DFND		437	0	0
BERKSHIRE HATHAWAY CL A COM	COMMON STOCK	084670108	1,698	5	SH	SOLE		5	0	0
BERKSHIRE HATHAWAY CL B COM	COMMON STOCK	084670702	3,335	14,723	SH	SOLE		14,592	131	0
BLACKROCK INC COM	COMMON STOCK	09247X101	3,669	7,299	SH	SOLE		7,224	75	0
BLACKROCK INC COM	COMMON STOCK	09247X101	50	100	SH	DFND		100	0	0
BLACKSTONE GROUP INC NPV COM	COMMON STOCK	09260D107	230	4,115	SH	SOLE		4,115	0	0
BOEING CO COM	COMMON STOCK	097023105	181	557	SH	SOLE		557	0	0
BOEING CO COM	COMMON STOCK	097023105	443	1,360	SH	DFND		1,360	0	0
BROADCOM INC NPV COM	COMMON STOCK	11135F101	4,212	13,330	SH	SOLE		13,330	0	0
BROWN & BROWN INC COM	COMMON STOCK	115236101	1,829	46,350	SH	SOLE		43,950	2,400	0
BROWN & BROWN INC COM	COMMON STOCK	115236101	47	1,180	SH	DFND		1,180	0	0
CME GROUP COM	COMMON STOCK	12572Q105	366	1,825	SH	SOLE		1,825	0	0
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	2,152	28,964	SH	SOLE		28,589	300	75
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	17	225	SH	DFND		225	0	0
CANADIAN NATIONAL RAILWAY ADR	FOREIGN EQUITIES	136375102	4,232	46,791	SH	SOLE		46,376	300	115
CARNIVAL CORP COM	COMMON STOCK	143658300	3,428	67,438	SH	SOLE		66,938	500	0
CARNIVAL CORP COM	COMMON STOCK	143658300	28	544	SH	DFND		544	0	0
CASEY'S GENERAL STORE COM	COMMON STOCK	147528103	766	4,820	SH	SOLE		4,820	0	0
CATERPILLAR INC. COM	COMMON STOCK	149123101	3,023	20,469	SH	SOLE		20,394	0	75

CENTERPOINT ENERGY INC COM	COMMON STOCK	15189T107	421	15,455	SH	SOLE		14,382	1,073	0
CENTERPOINT ENERGY INC COM	COMMON STOCK	15189T107	10	350	SH	DFND		350	0	0
CERNER CORP COM	COMMON STOCK	156782104	2,511	34,221	SH	SOLE		34,221	0	0
CERNER CORP COM	COMMON STOCK	156782104	18	250	SH	DFND		250	0	0
CHARLES RIV LABS INTL INC COM	SMALL CAP STRATEGY	159864107	1,088	7,123	SH	SOLE		6,810	313	0
CHEFS WHSE INC COM	SMALL CAP STRATEGY	163086101	1,285	33,707	SH	SOLE		32,501	1,206	0
CHEVRON CORP COM	COMMON STOCK	166764100	6,699	55,591	SH	SOLE		54,746	670	175
CHEVRON CORP COM	COMMON STOCK	166764100	243	2,015	SH	DFND		2,015	0	0
CINCINNATI FINANC CORP OHIO COM	COMMON STOCK	172062101	713	6,779	SH	SOLE		6,779	0	0
CINCINNATI FINANC CORP OHIO COM	COMMON STOCK	172062101	53	500	SH	DFND		500	0	0
CISCO SYSTEMS COM	COMMON STOCK	17275R102	6,843	142,713	SH	SOLE		140,368	2,010	335
CISCO SYSTEMS COM	COMMON STOCK	17275R102	207	4,326	SH	DFND		4,326	0	0
COCA COLA CO COM	COMMON STOCK	191216100	1,523	27,524	SH	SOLE		27,524	0	0
COCA COLA CO COM	COMMON STOCK	191216100	44	800	SH	DFND		800	0	0
COGNIZANT TECHNOLOGY COM	COMMON STOCK	192446102	3,335	53,767	SH	SOLE		53,767	0	0
COGNIZANT TECHNOLOGY COM	COMMON STOCK	192446102	14	225	SH	DFND		225	0	0
COLGATE PALMOLIVE CO COM	COMMON STOCK	194162103	2,249	32,672	SH	SOLE		32,172	500	0
COLGATE PALMOLIVE CO COM	COMMON STOCK	194162103	21	300	SH	DFND		300	0	0
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	5,801	129,009	SH	SOLE		128,509	500	0
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	94	2,081	SH	DFND		2,081	0	0
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	1,213	18,649	SH	SOLE		18,149	500	0
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	163	2,500	SH	DFND		2,500	0	0
CORNING INC COM	COMMON STOCK	219350105	2,670	91,735	SH	SOLE		90,808	762	165
CORNING INC COM	COMMON STOCK	219350105	154	5,303	SH	DFND		5,303	0	0
CORTEVA INC COM	COMMON STOCK	22052L104	2,320	78,519	SH	SOLE		78,519	0	0
CORTEVA INC COM	COMMON STOCK	22052L104	17	569	SH	DFND		569	0	0
COSTCO COMPANIES INC COM	COMMON STOCK	22160K105	6,577	22,378	SH	SOLE		22,135	216	27
COSTCO COMPANIES INC COM	COMMON STOCK	22160K105	53	180	SH	DFND		180	0	0
CREDIT SUISSE	ETF FIXED	22544F103	27	10,909	SH	SOLE		10,909	0	0

HIGH YIELD	TAXABLE									
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	2,526	25,834	SH	SOLE		25,759	0	75
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	17	175	SH	DFND		175	0	0
CUMMINS INC COM	COMMON STOCK	231021106	6,335	35,400	SH	SOLE		35,378	0	22
CUMMINS INC COM	COMMON STOCK	231021106	72	401	SH	DFND		401	0	0
DTE ENERGY CO COM	COMMON STOCK	233331107	291	2,242	SH	SOLE		2,026	216	0
DANAHER CORP COM	COMMON STOCK	235851102	3,989	25,991	SH	SOLE		25,042	874	75
DANAHER CORP COM	COMMON STOCK	235851102	46	300	SH	DFND		300	0	0
DARDEN RESTAURANTS COM	COMMON STOCK	237194105	375	3,444	SH	SOLE		3,444	0	0
DIAGEO PLC SPONSORED ADR	FOREIGN EQUITIES	25243Q205	338	2,006	SH	SOLE		2,006	0	0
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	5,614	38,816	SH	SOLE		38,366	400	50
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	178	1,233	SH	DFND		1,233	0	0
DOMINION RESOURCES INC NEW COM	COMMON STOCK	25746U109	1,129	13,636	SH	SOLE		13,636	0	0
DOMINION RESOURCES INC NEW COM	COMMON STOCK	25746U109	21	250	SH	DFND		250	0	0
DONALDSON INC COM	COMMON STOCK	257651109	864	14,995	SH	SOLE		13,795	1,200	0
DONALDSON INC COM	COMMON STOCK	257651109	17	300	SH	DFND		300	0	0
DOUGLAS DYNAMICS COM	COMMON STOCK	25960R105	220	4,000	SH	SOLE		4,000	0	0
DUPONT DE NUMOURS INC COM	COMMON STOCK	26614N102	641	9,986	SH	SOLE		9,986	0	0
DUPONT DE NUMOURS INC COM	COMMON STOCK	26614N102	37	569	SH	DFND		569	0	0
EOG RESOURCES INC COM	COMMON STOCK	26875P101	1,717	20,499	SH	SOLE		20,358	0	141
EOG RESOURCES INC COM	COMMON STOCK	26875P101	20	236	SH	DFND		236	0	0
ECOLAB INC COM	COMMON STOCK	278865100	1,465	7,589	SH	SOLE		7,204	350	35
EDWARDS LIFESCIENCES CORP COM	COMMON STOCK	28176E108	3,205	13,737	SH	SOLE		13,737	0	0
ELECTRONIC ARTS INC COM	COMMON STOCK	285512109	358	3,328	SH	SOLE		3,328	0	0
EMERSON ELEC CO COM	COMMON STOCK	291011104	1,781	23,355	SH	SOLE		23,355	0	0
EMERSON ELEC CO COM	COMMON STOCK	291011104	153	2,000	SH	DFND		2,000	0	0
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	4,644	66,549	SH	SOLE		65,284	1,165	100
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	153	2,186	SH	DFND		2,186	0	0
FLIR CORPORATION COM	COMMON STOCK	302445101	3,434	65,961	SH	SOLE		65,796	55	110
FLIR CORPORATION	COMMON STOCK	302445101	22	417	SH	DFND		417	0	0

COM										
FACEBOOK INC COM	COMMON STOCK	30303M102	433	2,112	SH	SOLE		2,039	73	0
FACEBOOK INC COM	COMMON STOCK	30303M102	11	55	SH	DFND		55	0	0
FEDEX CORPORATION COM	COMMON STOCK	31428X106	231	1,525	SH	SOLE		1,525	0	0
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	19,915	478,847	SH	SOLE		409,184	41,563	28,100
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	1,799	43,250	SH	DFND		43,250	0	0
FIRST TRUST ENERGY INCOME & GROWTH	ETF S&P SECTOR	33738G104	1,326	58,662	SH	SOLE		54,726	3,936	0
FIRST TRUST ENERGY INCOME & GROWTH	ETF S&P SECTOR	33738G104	36	1,600	SH	DFND		1,600	0	0
FORTIVE CORP COM	COMMON STOCK	34959J108	962	12,594	SH	SOLE		12,122	435	37
FOX COM	COMMON STOCK	35137L105	1,718	46,369	SH	SOLE		46,369	0	0
FRANKLIN ELECTRIC CO INC COM	COMMON STOCK	353514102	23,377	407,901	SH	SOLE		407,901	0	0
GENUINE PARTS CO COM	COMMON STOCK	372460105	2,620	24,660	SH	SOLE		23,933	677	50
GENUINE PARTS CO COM	COMMON STOCK	372460105	259	2,438	SH	DFND		2,438	0	0
GRACO INC COM	COMMON STOCK	384109104	2,547	48,988	SH	SOLE		48,062	816	110
GRACO INC COM	COMMON STOCK	384109104	35	672	SH	DFND		672	0	0
HELMERICH & PAYNE INC COM	SMALL CAP STRATEGY	423452101	711	15,655	SH	SOLE		14,652	1,003	0
HELMERICH & PAYNE INC COM	SMALL CAP STRATEGY	423452101	18	400	SH	DFND		400	0	0
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	4,567	31,351	SH	SOLE		31,286	20	45
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	32	222	SH	DFND		222	0	0
HEXCEL CORP NEW COM	SMALL CAP STRATEGY	428291108	1,344	18,328	SH	SOLE		17,778	550	0
HOME DEPOT INC COM	COMMON STOCK	437076102	5,653	25,885	SH	SOLE		25,842	43	0
HOME DEPOT INC COM	COMMON STOCK	437076102	186	852	SH	DFND		852	0	0
HONEYWELL INTL INC COM	COMMON STOCK	438516106	6,357	35,913	SH	SOLE		35,516	323	74
HONEYWELL INTL INC COM	COMMON STOCK	438516106	122	692	SH	DFND		692	0	0
HORMEL FOODS CORP COM	COMMON STOCK	440452100	3,892	86,286	SH	SOLE		86,115	38	133
HORMEL FOODS CORP COM	COMMON STOCK	440452100	28	630	SH	DFND		630	0	0
HUNTINGTON BANCSHARES INC COM	COMMON STOCK	446150104	446	29,604	SH	SOLE		28,724	130	750
HUNTINGTON BANCSHARES INC COM	COMMON STOCK	446150104	23	1,500	SH	DFND		1,500	0	0
ILLINOIS TOOL WORKS INC COM	COMMON STOCK	452308109	814	4,534	SH	SOLE		4,328	206	0
ILLINOIS TOOL WORKS INC COM	COMMON STOCK	452308109	13	72	SH	DFND		72	0	0

INTEL CORP COM	COMMON STOCK	458140100	5,499	91,902	SH	SOLE		91,057	345	500
INTEL CORP COM	COMMON STOCK	458140100	194	3,243	SH	DFND		3,243	0	0
INTL BUSINESS MACHINES CORP COM	COMMON STOCK	459200101	225	1,676	SH	SOLE		1,676	0	0
INVESCO ULTRA SHORT DURATIONEFT	ETF FIXED TAXABLE	46090A887	11,602	230,294	SH	SOLE		224,206	6,088	0
INVESCO ULTRA SHORT DURATIONEFT	ETF FIXED TAXABLE	46090A887	87	1,720	SH	DFND		1,720	0	0
INVESCO EX S&P 500 PURE VALUE	ETF LARGE CAP/MULTI-CAP	46137V258	416	6,012	SH	SOLE		6,012	0	0
INVESCO S&P 5OO EQ WEIGHT ETF	ETF LARGE CAP/MULTI-CAP	46137V357	8,065	69,692	SH	SOLE		69,050	304	338
INVESCO S&P 5OO EQ WEIGHT ETF	ETF LARGE CAP/MULTI-CAP	46137V357	138	1,195	SH	DFND		1,195	0	0
DOW JONES SELECT DIVIDEND ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287168	289	2,732	SH	SOLE		2,232	500	0
ISHARES TR INDEX FTSE XNHUA IDX	FOREIGN EQUITIES	464287184	209	4,800	SH	SOLE		4,800	0	0
S&P 500 INDEX I SHARES	ETF LARGE CAP/MULTI-CAP	464287200	881	2,727	SH	SOLE		2,727	0	0
BARCLAYS AGGREGATE BOND ETF ISHARES	ETF FIXED TAXABLE	464287226	68,008	605,215	SH	SOLE		586,695	18,520	0
BARCLAYS AGGREGATE BOND ETF ISHARES	ETF FIXED TAXABLE	464287226	517	4,605	SH	DFND		4,605	0	0
MSCI EMERGING MARKET INDEX ETF ISHARES	ETF EMERGING MARKET	464287234	7,620	169,872	SH	SOLE		164,778	5,094	0
S&P 500 GROWTH ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287309	17,716	91,489	SH	SOLE		89,236	2,253	0
S&P 500 GROWTH ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287309	104	539	SH	DFND		539	0	0
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	13,127	100,904	SH	SOLE		98,063	2,841	0
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	54	418	SH	DFND		418	0	0
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	507	7,301	SH	SOLE		7,301	0	0
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	698	10,054	SH	DFND		10,054	0	0
RUSSELL MID CAP GROWTH INDEXISHARES ETF	ETF MID CAP	464287481	5,594	36,661	SH	SOLE		36,147	514	0
RUSSELL MID CAP INDEX ISHARES ETF	ETF MID CAP	464287499	8,118	136,179	SH	SOLE		136,179	0	0
S&P MID CAP 400 ETF ISHARES	ETF MID CAP	464287507	910	4,419	SH	SOLE		4,419	0	0
NASDAQ BIOTECH INDEX ETF	ETF S&P SECTOR	464287556	1,446	11,995	SH	SOLE		11,200	675	120
NASDAQ BIOTECH INDEX ETF	ETF S&P SECTOR	464287556	27	225	SH	DFND		225	0	0
RUSSELL 1000 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287598	2,599	19,042	SH	SOLE		19,042	0	0
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	15,222	63,930	SH	SOLE		62,996	820	114
S&P MID-CAP 400	ETF MID CAP	464287606	130	546	SH	DFND		546	0	0

GROWTH ETF ISHARES										
RUSSELL 200 GROWTH ETF	ETF LARGE CAP/MULTI-CAP	464287648	348	1,625	SH	SOLE		1,625	0	0
RUSSELL 2000 INDEX ETF ISHARES	ETF SMALL CAP	464287655	8,903	53,741	SH	SOLE		53,321	420	0
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	17,523	102,635	SH	SOLE		101,727	661	247
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	207	1,213	SH	DFND		1,213	0	0
ISHARES DJ TELECOM ETF	SMALL CAP STRATEGY	464287713	664	22,232	SH	SOLE		22,037	195	0
ISHARES TR U.S. TECH ETF	ETF LARGE CAP/MULTI-CAP	464287721	16,071	69,092	SH	SOLE		66,840	2,252	0
ISHARES TR US INDUSTRIALS	ETF LARGE CAP/MULTI-CAP	464287754	271	1,618	SH	SOLE		1,618	0	0
ISHARES TR US HLTHCARE ETF	ETF LARGE CAP/MULTI-CAP	464287762	632	2,930	SH	SOLE		2,930	0	0
ISHARES TR U.S. FINLS ETF	ETF LARGE CAP/MULTI-CAP	464287788	344	2,496	SH	SOLE		2,496	0	0
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	16,520	197,021	SH	SOLE		194,004	2,791	226
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	121	1,448	SH	DFND		1,448	0	0
ISHARES TR U.S. CNSM GD ETF	ETF LARGE CAP/MULTI-CAP	464287812	270	2,030	SH	SOLE		2,030	0	0
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	6,054	37,647	SH	SOLE		37,330	246	71
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	51	316	SH	DFND		316	0	0
S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	7,360	38,078	SH	SOLE		37,979	46	53
S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	70	363	SH	DFND		363	0	0
JPM EMERGING MARKETS ISHARES	ETF FIXED TAXABLE	464288281	4,236	36,981	SH	SOLE		36,009	972	0
JPM EMERGING MARKETS ISHARES	ETF FIXED TAXABLE	464288281	37	325	SH	DFND		325	0	0
ISHARES TR INTL SEL DIV ETF	ETF INTERNATIONAL	464288448	1,322	39,405	SH	SOLE		36,830	2,575	0
ISHARES TR INTL SEL DIV ETF	ETF INTERNATIONAL	464288448	5	150	SH	DFND		150	0	0
ISHARES PREFERRED & INC ETF	ETF FIXED TAXABLE	464288687	1,190	31,646	SH	SOLE		29,700	1,946	0
ISHARES PREFERRED & INC ETF	ETF FIXED TAXABLE	464288687	18	475	SH	DFND		475	0	0
ISHARES TR MICRO-CAP ETF	ETF LARGE CAP/MULTI-CAP	464288869	8,705	87,496	SH	SOLE		85,205	2,291	0
MSCI EMERGING MKTS CORE ISHARES	ETF EMERGING MARKET	46434G103	569	10,580	SH	SOLE		10,580	0	0
ISHARES TR GLOBAL REIT ETF	ETF REAL ESTATE	46434V647	625	22,650	SH	SOLE		22,650	0	0
J P MORGAN	COMMON	46625H100	7,307	52,415	SH	SOLE		51,913	377	125

CHASE & CO COM	STOCK									
J P MORGAN CHASE & CO COM	COMMON STOCK	46625H100	59	425	SH	DFND		425	0	0
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	7,284	49,935	SH	SOLE		48,953	865	117
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	676	4,631	SH	DFND		4,631	0	0
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	2,542	18,479	SH	SOLE		17,902	577	0
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	426	3,100	SH	DFND		3,100	0	0
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	6,964	35,194	SH	SOLE		34,488	570	136
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	128	649	SH	DFND		649	0	0
LA-Z BOY INC COM	COMMON STOCK	505336107	851	27,044	SH	SOLE		27,044	0	0
LA-Z BOY INC COM	COMMON STOCK	505336107	58	1,850	SH	DFND		1,850	0	0
LAM RESEARCH CORP COM	COMMON STOCK	512807108	3,105	10,618	SH	SOLE		10,571	17	30
LAM RESEARCH CORP COM	COMMON STOCK	512807108	30	104	SH	DFND		104	0	0
LEGGETT & PLATT INC COM	SMALL CAP STRATEGY	524660107	1,198	23,578	SH	SOLE		22,088	1,490	0
LEGGETT & PLATT INC COM	SMALL CAP STRATEGY	524660107	36	700	SH	DFND		700	0	0
LILLY ELI & CO COM	COMMON STOCK	532457108	3,101	23,593	SH	SOLE		23,416	21	156
LILLY ELI & CO COM	COMMON STOCK	532457108	3,727	28,354	SH	DFND		28,354	0	0
LINCOLN NATL CORP IND COM	COMMON STOCK	534187109	408	6,920	SH	SOLE		6,920	0	0
LOCKHEED MARTIN CORP COM	COMMON STOCK	539830109	371	952	SH	SOLE		913	39	0
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	7,607	63,516	SH	SOLE		63,079	274	163
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	148	1,235	SH	DFND		1,235	0	0
MDU RES GROUP INC COM	COMMON STOCK	552690109	1,331	44,807	SH	SOLE		43,007	1,550	250
MDU RES GROUP INC COM	COMMON STOCK	552690109	29	975	SH	DFND		975	0	0
MARKETTAXESS HOLDINGS INC COM	COMMON STOCK	57060D108	1,862	4,912	SH	SOLE		4,742	170	0
MASIMO CORP COM	SMALL CAP STRATEGY	574795100	1,609	10,181	SH	SOLE		9,822	359	0
MCDONALDS CORP COM	COMMON STOCK	580135101	2,223	11,249	SH	SOLE		11,009	240	0
MCDONALDS CORP COM	COMMON STOCK	580135101	171	864	SH	DFND		864	0	0
MERCK & CO INC COM	COMMON STOCK	58933Y105	286	3,142	SH	SOLE		3,142	0	0
MERCK & CO INC COM	COMMON STOCK	58933Y105	139	1,525	SH	DFND		1,525	0	0
MICROSOFT CORPORATION COM	COMMON STOCK	594918104	15,473	98,120	SH	SOLE		96,555	1,310	255
MICROSOFT CORPORATION	COMMON STOCK	594918104	531	3,366	SH	DFND		3,366	0	0

COM									
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	2,150	20,535	SH	SOLE	19,385	1,000	150
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	278	2,650	SH	DFND	2,650	0	0
MONDELEZ INTL INC COM	COMMON STOCK	609207105	210	3,812	SH	SOLE	3,812	0	0
NATIONAL FUEL GAS CO N J COM	COMMON STOCK	636180101	233	5,000	SH	SOLE	5,000	0	0
NATIONAL VISION HLDGS INC COM	SMALL CAP STRATEGY	63845R107	679	20,927	SH	SOLE	19,653	1,274	0
NETFLIX INC COM	COMMON STOCK	64110L106	929	2,870	SH	SOLE	2,870	0	0
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	3,235	13,357	SH	SOLE	13,227	100	30
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	785	3,240	SH	DFND	3,240	0	0
NIKE INC CL B COM	COMMON STOCK	654106103	894	8,826	SH	SOLE	8,826	0	0
NORFOLK SOUTHERN CORP COM	COMMON STOCK	655844108	251	1,293	SH	SOLE	1,293	0	0
NORTHERN TR CORP COM	COMMON STOCK	665859104	4,847	45,623	SH	SOLE	44,824	624	175
NORTHERN TR CORP COM	COMMON STOCK	665859104	101	948	SH	DFND	948	0	0
NOVARTIS A G SPONSORED ADR	FOREIGN EQUITIES	66987V109	912	9,629	SH	SOLE	9,629	0	0
NUCOR CORP COM	COMMON STOCK	670346105	1,330	23,640	SH	SOLE	23,397	28	215
NUCOR CORP COM	COMMON STOCK	670346105	73	1,298	SH	DFND	1,298	0	0
NVIDIA CORP COM	COMMON STOCK	67066G104	1,161	4,936	SH	SOLE	3,736	1,200	0
O'REILLY AUTOMOTIVE INC COM	COMMON STOCK	67103H107	2,092	4,774	SH	SOLE	4,774	0	0
OMNICOM GROUP INC COM	COMMON STOCK	681919106	4,574	56,461	SH	SOLE	55,629	772	60
OMNICOM GROUP INC COM	COMMON STOCK	681919106	128	1,586	SH	DFND	1,586	0	0
OMNICELL INC COM	SMALL CAP STRATEGY	68213N109	1,733	21,208	SH	SOLE	20,723	485	0
ORACLE CORP COM	COMMON STOCK	68389X105	3,909	73,797	SH	SOLE	71,989	1,638	170
ORACLE CORP COM	COMMON STOCK	68389X105	108	2,042	SH	DFND	2,042	0	0
PAYPAL HOLDINGS COM	COMMON STOCK	70450Y103	220	2,035	SH	SOLE	2,035	0	0
PEOPLE'S UNITED FINANCIAL COM	COMMON STOCK	712704105	1,403	83,076	SH	SOLE	80,476	2,300	300
PEOPLE'S UNITED FINANCIAL COM	COMMON STOCK	712704105	143	8,450	SH	DFND	8,450	0	0
PEPSICO INC COM	COMMON STOCK	713448108	9,379	68,624	SH	SOLE	67,586	996	42
PEPSICO INC COM	COMMON STOCK	713448108	353	2,582	SH	DFND	2,582	0	0
PFIZER INC COM	COMMON STOCK	717081103	6,331	161,602	SH	SOLE	160,232	1,098	272
PFIZER INC COM	COMMON STOCK	717081103	236	6,014	SH	DFND	6,014	0	0
PHILIP MORRIS INTL INC COM	COMMON STOCK	718172109	642	7,546	SH	SOLE	7,437	109	0

PHILIP MORRIS INTL INC COM	COMMON STOCK	718172109	179	2,100	SH	DFND	2,100	0	0
PHILLIPS 66 COM	COMMON STOCK	718546104	1,732	15,547	SH	SOLE	15,472	75	0
PHILLIPS 66 COM	COMMON STOCK	718546104	245	2,200	SH	DFND	2,200	0	0
POOL CORPORATION COM	SMALL CAP STRATEGY	73278L105	1,418	6,678	SH	SOLE	6,380	298	0
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	7,316	60,047	SH	SOLE	59,408	518	121
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	98	804	SH	DFND	804	0	0
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	8,356	66,903	SH	SOLE	65,861	937	105
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	349	2,793	SH	DFND	2,793	0	0
PUBLIC STORAGE INC. CLASS A REIT	REAL ESTATE INVESTMENT TRUST	74460D109	213	1,000	SH	SOLE	1,000	0	0
REPUBLIC SERVICES INC COM	COMMON STOCK	760759100	399	4,450	SH	SOLE	4,450	0	0
ROPER INDS INC NEW COM	COMMON STOCK	776696106	994	2,806	SH	SOLE	2,806	0	0
ROYAL DUTCH SHELL PLC ADR	FOREIGN EQUITIES	780259206	258	4,380	SH	SOLE	4,086	294	0
ROYAL DUTCH SHELL PLC ADR	FOREIGN EQUITIES	780259206	29	485	SH	DFND	485	0	0
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	2,929	9,102	SH	SOLE	9,102	0	0
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	2,636	8,191	SH	DFND	8,191	0	0
INTERNATIONAL TREASURY BOND ETF SPDR	ETF FIXED TAXABLE	78464A516	6,879	238,858	SH	SOLE	232,169	6,689	0
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	9,359	24,931	SH	SOLE	24,530	401	0
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	189	504	SH	DFND	504	0	0
SPDR SERIES TRUST BLOOMBERG BRCLYS	ETF FIXED TAXABLE	78468R622	5,505	50,256	SH	SOLE	48,718	1,538	0
SPDR SERIES TRUST BLOOMBERG BRCLYS	ETF FIXED TAXABLE	78468R622	61	560	SH	DFND	560	0	0
SCHLUMBERGER LTD COM	COMMON STOCK	806857108	600	14,926	SH	SOLE	14,756	20	150
SCHLUMBERGER LTD COM	COMMON STOCK	806857108	12	309	SH	DFND	309	0	0
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	3,446	59,497	SH	SOLE	57,900	1,597	0
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	23	389	SH	DFND	389	0	0
SCHWAB INTERNATIONAL EQUITY ETF	ETF INTERNATIONAL	808524805	280	8,318	SH	SOLE	8,318	0	0
CHARLES SCHWAB INTERMEDIATE	ETF FIXED TAXABLE	808524854	6,077	110,640	SH	SOLE	106,241	4,399	0
SCHWAB STRATEGIC TR US TIPS ETF	ETF FIXED TAXABLE	808524870	241	4,250	SH	SOLE	4,250	0	0
MATERIALS SECTOR ETF SPDR	ETF S&P SECTOR	81369Y100	2,867	46,686	SH	SOLE	46,092	499	95

MATERIALS SECTOR ETF SPDR	ETF S&P SECTOR	81369Y100	62	1,010	SH	DFND	1,010	0	0
HEALTHCARE SECTOR ETF SPDR	ETF S&P SECTOR	81369Y209	5,038	49,462	SH	SOLE	48,380	1,082	0
CONSUMER STAPLES SECTOR ETF SPDR	ETF S&P SECTOR	81369Y308	5,461	86,726	SH	SOLE	85,432	1,294	0
CONSUMER DISCRETION SECTOR ETF	ETF S&P SECTOR	81369Y407	2,973	23,706	SH	SOLE	23,631	0	75
CONSUMER DISCRETION SECTOR ETF	ETF S&P SECTOR	81369Y407	28	225	SH	DFND	225	0	0
ENERGY SECTOR ETF SPDR	ETF S&P SECTOR	81369Y506	2,658	44,273	SH	SOLE	43,996	277	0
FINANCIAL SECTOR ETF SPDR	ETF S&P SECTOR	81369Y605	2,300	74,757	SH	SOLE	74,163	594	0
INDUSTRIAL SECTOR ETF SPDR	ETF S&P SECTOR	81369Y704	954	11,705	SH	SOLE	11,705	0	0
TECHNOLOGY SELECT SECTOR ETF SPDR	ETF S&P SECTOR	81369Y803	1,160	12,649	SH	SOLE	12,649	0	0
COMM SERVICES SPDR	ETF S&P SECTOR	81369Y852	2,730	50,915	SH	SOLE	50,251	664	0
REAL ESTATE SELECT SEC ETF	COMMON STOCK	81369Y860	2,635	68,152	SH	SOLE	68,152	0	0
REAL ESTATE SELECT SEC ETF	COMMON STOCK	81369Y860	7	186	SH	DFND	186	0	0
UTILITIES SECTOR ETF	ETF S&P SECTOR	81369Y886	3,067	47,472	SH	SOLE	45,594	1,803	75
UTILITIES SECTOR ETF	ETF S&P SECTOR	81369Y886	10	150	SH	DFND	150	0	0
SITEONE LANDSCAPE SUPPLY INCCOM	SMALL CAP STRATEGY	82982L103	1,424	15,705	SH	SOLE	15,036	669	0
SLEEP NUMBER CORP COM	SMALL CAP STRATEGY	83125X103	1,159	23,535	SH	SOLE	22,481	1,054	0
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	2,861	27,473	SH	SOLE	27,026	413	34
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	59	564	SH	DFND	564	0	0
SNAP ON INC COM	SMALL CAP STRATEGY	833034101	1,393	8,223	SH	SOLE	7,981	242	0
SOUTHERN CO COM	COMMON STOCK	842587107	175	2,750	SH	SOLE	2,750	0	0
SOUTHERN CO COM	COMMON STOCK	842587107	32	500	SH	DFND	500	0	0
SPROTT PHYSICAL SILVER TR COM	COMMON STOCK	85207K107	69	10,600	SH	SOLE	10,600	0	0
STARBUCKS CORP COM	COMMON STOCK	855244109	2,361	26,855	SH	SOLE	26,855	0	0
STARBUCKS CORP COM	COMMON STOCK	855244109	51	578	SH	DFND	578	0	0
STRYKER CORP COM	COMMON STOCK	863667101	12,392	59,027	SH	SOLE	58,276	717	34
STRYKER CORP COM	COMMON STOCK	863667101	82	391	SH	DFND	391	0	0
SYSCO CORP COM	COMMON STOCK	871829107	1,641	19,185	SH	SOLE	17,985	1,200	0
SYSCO CORP COM	COMMON STOCK	871829107	26	300	SH	DFND	300	0	0
TJX COS INC NEW COM	COMMON STOCK	872540109	3,753	61,457	SH	SOLE	60,445	800	212
TJX COS INC NEW COM	COMMON STOCK	872540109	46	750	SH	DFND	750	0	0

TEXAS INSTRS INC COM	COMMON STOCK	882508104	933	7,272	SH	SOLE		7,115	157	0
THERMO FISHER SCIENTIFIC INCCOM	COMMON STOCK	883556102	422	1,300	SH	SOLE		1,300	0	0
3M COMPANY COM	COMMON STOCK	88579Y101	2,869	16,260	SH	SOLE		15,985	275	0
3M COMPANY COM	COMMON STOCK	88579Y101	228	1,295	SH	DFND		1,295	0	0
TORO CO COM	COMMON STOCK	891092108	1,420	17,826	SH	SOLE		17,255	571	0
TRAVELERS INC COM	COMMON STOCK	89417E109	4,165	30,416	SH	SOLE		30,250	116	50
TRAVELERS INC COM	COMMON STOCK	89417E109	84	617	SH	DFND		617	0	0
TRUIST FINANCIAL COM	COMMON STOCK	89832Q109	6,498	115,401	SH	SOLE		114,833	343	225
TRUIST FINANCIAL COM	COMMON STOCK	89832Q109	102	1,806	SH	DFND		1,806	0	0
US BANCORP DEL COM	COMMON STOCK	902973304	1,523	25,681	SH	SOLE		24,931	650	100
US BANCORP DEL COM	COMMON STOCK	902973304	18	300	SH	DFND		300	0	0
UNILEVER NV NY SHARE F NEW ADR	FOREIGN EQUITIES	904784709	388	6,750	SH	SOLE		6,750	0	0
UNION PAC CORP COM	COMMON STOCK	907818108	3,132	17,325	SH	SOLE		17,175	150	0
UNION PAC CORP COM	COMMON STOCK	907818108	23	125	SH	DFND		125	0	0
UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	797	6,806	SH	SOLE		6,636	120	50
UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	173	1,475	SH	DFND		1,475	0	0
UNITED TECHNOLOGIES CORP COM	COMMON STOCK	913017109	10,475	69,948	SH	SOLE		69,291	615	42
UNITED TECHNOLOGIES CORP COM	COMMON STOCK	913017109	64	425	SH	DFND		425	0	0
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	7,370	25,072	SH	SOLE		24,972	100	0
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	2	7	SH	DFND		7	0	0
VF CORP COM	COMMON STOCK	918204108	6,084	61,051	SH	SOLE		59,926	845	280
VF CORP COM	COMMON STOCK	918204108	154	1,541	SH	DFND		1,541	0	0
VALERO ENERGY NEW COM	COMMON STOCK	91913Y100	3,019	32,235	SH	SOLE		32,161	0	74
VALERO ENERGY NEW COM	COMMON STOCK	91913Y100	4	40	SH	DFND		40	0	0
VANGUARD INTERMEDIATE-TERM	ETF FIXED TAXABLE	921937819	13,347	153,030	SH	SOLE		148,416	4,614	0
VANGUARD INTERMEDIATE-TERM	ETF FIXED TAXABLE	921937819	147	1,685	SH	DFND		1,685	0	0
VANGUARD S/T BOND INDEX ETF	ETF FIXED TAXABLE	921937827	209	2,590	SH	SOLE		2,590	0	0
VANGUARD TOTAL BOND MKT INDXETF	ETF FIXED TAXABLE	921937835	2,823	33,662	SH	SOLE		33,662	0	0
VANGUARD FTSE DEV MARKET ETF	ETF INTERNATIONAL	921943858	573	13,009	SH	SOLE		13,009	0	0
VANGUARD W HIGH DIV YIELD	ETF LARGE CAP/MULTI-CAP	921946406	5,793	61,815	SH	SOLE		60,091	1,724	0

ETF										
VANGUARD W HIGH DIV YIELD ETF	ETF LARGE CAP/MULTI-CAP	921946406	81	865	SH	DFND		865	0	0
VANGUARD INFO TECH ETF	ETF S&P SECTOR	92204A702	15,266	62,348	SH	SOLE		62,348	0	0
VANGUARD INFO TECH ETF	ETF S&P SECTOR	92204A702	48	195	SH	DFND		195	0	0
VANGUARD FTSE ALL WRLD EX US ETF	ETF INTERNATIONAL	922042775	6,223	115,770	SH	SOLE		115,770	0	0
VANGUARD FTSE ALL WRLD EX US ETF	ETF INTERNATIONAL	922042775	22	403	SH	DFND		403	0	0
VANGUARD EMERGING MARKETS ETF	ETF EMERGING MARKET	922042858	1,336	30,034	SH	SOLE		30,034	0	0
VANGUARD INTER-TERM CORP	ETF FIXED TAXABLE	92206C870	203	2,225	SH	SOLE		2,225	0	0
VENTAS COM REIT	REAL ESTATE INVESTMENT TRUST	92276F100	814	14,105	SH	SOLE		14,105	0	0
VANGUARD I S&P 500 COM	ETF LARGE CAP/MULTI-CAP	922908363	3,085	10,429	SH	SOLE		10,429	0	0
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	13,977	150,637	SH	SOLE		147,768	2,607	262
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	98	1,061	SH	DFND		1,061	0	0
VANGUARD MID-CAP INDEX ETF	ETF LARGE CAP/MULTI-CAP	922908629	4,769	26,765	SH	SOLE		26,765	0	0
VANGUARD I LARGE CAP ETF	ETF LARGE CAP/MULTI-CAP	922908637	1,470	9,940	SH	SOLE		9,940	0	0
VANGUARD I EXTENDED MARKET ETF	ETF LARGE CAP/MULTI-CAP	922908652	817	6,485	SH	SOLE		6,485	0	0
VANGUARD SMALL-CAP ETF	ETF SMALL CAP	922908751	5,523	33,344	SH	SOLE		33,344	0	0
US TOTAL STOCK MARKET INDEX ETF VANGUARD	ETF LARGE CAP/MULTI-CAP	922908769	242	1,480	SH	SOLE		1,480	0	0
VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	6,493	105,745	SH	SOLE		104,429	1,046	270
VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	323	5,253	SH	DFND		5,253	0	0
VISA COM	COMMON STOCK	92826C839	10,398	55,336	SH	SOLE		55,236	100	0
VISA COM	COMMON STOCK	92826C839	28	150	SH	DFND		150	0	0
WAL MART STORES INC COM	COMMON STOCK	931142103	6,030	50,738	SH	SOLE		50,438	300	0
WAL MART STORES INC COM	COMMON STOCK	931142103	83	702	SH	DFND		702	0	0
WALGREEN BOOTS ALLIANCE INC COM	COMMON STOCK	931427108	307	5,206	SH	SOLE		5,206	0	0
WASTE MANAGEMENT INC COM	COMMON STOCK	94106L109	720	6,322	SH	SOLE		6,202	120	0
WASTE MANAGEMENT INC COM	COMMON STOCK	94106L109	85	750	SH	DFND		750	0	0
WELLS FARGO & CO COM	COMMON STOCK	949746101	3,784	70,340	SH	SOLE		69,743	597	0
WELLS FARGO & CO COM	COMMON STOCK	949746101	34	636	SH	DFND		636	0	0

XILINX INC COM	COMMON STOCK	983919101	4,567	46,713	SH	SOLE		46,615	25	73
XILINX INC COM	COMMON STOCK	983919101	194	1,982	SH	DFND		1,982	0	0