

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: 09-30-2020

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 10-09-2020
[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: 391
Form 13F Information Table Value Total: 1,312,784
(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 AMT	SH/ PUT/ INVESTMENT			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	8,361	36,997	SH		SOLE		36,422	466	109
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101	114	506	SH		DFND		506	0	0
EVEREST GROUP LTD COM	COMMON STOCK	G3223R108	446	2,258	SH		SOLE		2,240	18	0
EVEREST GROUP LTD COM	COMMON STOCK	G3223R108	18	91	SH		DFND		91	0	0
LINDE PLC COM	COMMON STOCK	G5494J103	2,957	12,419	SH		SOLE		12,419	0	0
MEDTRONIC INCORPORATED ADR	FOREIGN EQUITIES	G5960L103	3,626	34,888	SH		SOLE		34,506	382	0
MEDTRONIC INCORPORATED ADR	FOREIGN EQUITIES	G5960L103	18	173	SH		DFND		173	0	0
ALCON INC COM	COMMON STOCK	H01301128	745	13,076	SH		SOLE		13,076	0	0
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	4,171	35,917	SH		SOLE		35,363	389	165
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	136	1,171	SH		DFND		1,171	0	0
LYONDELLBASELL INDUSTRIES ADR	FOREIGN EQUITIES	N53745100	182	2,575	SH		SOLE		2,355	220	0
LYONDELLBASELL INDUSTRIES ADR	FOREIGN EQUITIES	N53745100	30	425	SH		DFND		425	0	0
AFLAC INC COM	COMMON STOCK	001055102	804	22,117	SH		SOLE		22,117	0	0
AT&T INC COM	COMMON STOCK	00206R102	3,279	115,040	SH		SOLE		112,158	2,039	843
AT&T INC COM	COMMON STOCK	00206R102	217	7,615	SH		DFND		7,615	0	0
ABBOTT LABS COM	COMMON STOCK	002824100	9,974	91,644	SH		SOLE		90,430	900	314
ABBOTT LABS COM	COMMON STOCK	002824100	380	3,494	SH		DFND		3,494	0	0
ABBVIE INC COM	COMMON STOCK	00287Y109	1,600	18,269	SH		SOLE		18,269	0	0
ABBVIE INC COM	COMMON STOCK	00287Y109	175	2,000	SH		DFND		2,000	0	0
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	1,170	2,386	SH		SOLE		1,659	700	27
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	10	20	SH		DFND		20	0	0
ALEXANDRIA RE EQUITIES INC COM	REAL ESTATE INVESTMENT TRUST	015271109	573	3,584	SH		SOLE		3,542	0	42
ALEXANDRIA RE EQUITIES INC COM	REAL ESTATE INVESTMENT TRUST	015271109	1	4	SH		DFND		4	0	0

ALLIANT CORP COM	COMMON STOCK	018802108	3,127	60,536	SH	SOLE	58,891	1,450	195
ALLIANT CORP COM	COMMON STOCK	018802108	186	3,605	SH	DFND	3,605	0	0
ALPHABET INC CL C COM	COMMON STOCK	02079K107	1,527	1,039	SH	SOLE	1,039	0	0
ALPHABET CL A COM	COMMON STOCK	02079K305	10,133	6,914	SH	SOLE	6,819	77	18
ALPHABET CL A COM	COMMON STOCK	02079K305	202	138	SH	DFND	138	0	0
ALTRIA GROUP INC COM	COMMON STOCK	02209S103	573	14,834	SH	SOLE	14,059	775	0
ALTRIA GROUP INC COM	COMMON STOCK	02209S103	126	3,250	SH	DFND	3,250	0	0
AMAZON INC COM	COMMON STOCK	023135106	5,853	1,859	SH	SOLE	1,816	34	9
AMAZON INC COM	COMMON STOCK	023135106	117	37	SH	DFND	37	0	0
AMERICAN ELECTRIC POWER CO COM	COMMON STOCK	025537101	488	5,975	SH	SOLE	5,619	356	0
AMERICAN ELECTRIC POWER CO COM	COMMON STOCK	025537101	83	1,014	SH	DFND	1,014	0	0
AMERICAN TOWER CORP REIT	REAL ESTATE INVESTMENT TRUST	03027X100	1,911	7,906	SH	SOLE	7,886	0	20
AMERICAN WATER CO INC COM	COMMON STOCK	030420103	1,131	7,809	SH	SOLE	7,715	0	94
AMERICAN WATER CO INC COM	COMMON STOCK	030420103	10	68	SH	DFND	68	0	0
AMERISOURCE-BERGEN CORP COM	COMMON STOCK	03073E105	1,211	12,492	SH	SOLE	12,478	14	0
AMERISOURCE-BERGEN CORP COM	COMMON STOCK	03073E105	8	87	SH	DFND	87	0	0
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	3,904	25,331	SH	SOLE	24,911	373	47
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	77	497	SH	DFND	497	0	0
AMGEN INC COM	COMMON STOCK	031162100	7,298	28,715	SH	SOLE	28,589	100	26
AMGEN INC COM	COMMON STOCK	031162100	46	181	SH	DFND	181	0	0
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	4,706	43,462	SH	SOLE	43,330	0	132
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	15	134	SH	DFND	134	0	0
ANTHEM INC COM	COMMON STOCK	036752103	555	2,067	SH	SOLE	2,067	0	0
APPLE COMPUTER INC COM	COMMON STOCK	037833100	33,361	288,068	SH	SOLE	285,656	2,044	368
APPLE COMPUTER INC COM	COMMON STOCK	037833100	645	5,572	SH	DFND	5,572	0	0
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	7,509	53,836	SH	SOLE	52,808	827	201
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	184	1,317	SH	DFND	1,317	0	0
AVALONBAY CMNTYS INC REIT	REAL ESTATE INVESTMENT TRUST	053484101	224	1,500	SH	SOLE	1,500	0	0
BALL CORP COM	COMMON STOCK	058498106	335,845	4,040,488	SH	SOLE	4,040,488	0	0
BANKFIRST CORP OKLA COM	SMALL CAP STRATEGY	05945F103	805	19,715	SH	SOLE	18,885	830	0
BAXTER	COMMON	071813109	2,127	26,447	SH	SOLE	25,797	650	0

INTERNATIONAL INC COM	STOCK								
BAXTER INTERNATIONAL INC COM	COMMON STOCK	071813109	129	1,600	SH	DFND	1,600	0	0
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	6,061	26,047	SH	SOLE	25,619	313	115
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	107	462	SH	DFND	462	0	0
BERKSHIRE HATHAWAY CL B COM	COMMON STOCK	084670702	3,723	17,484	SH	SOLE	17,300	131	53
BLACKROCK INC COM	COMMON STOCK	09247X101	4,291	7,614	SH	SOLE	7,587	0	27
BLACKROCK INC COM	COMMON STOCK	09247X101	56	100	SH	DFND	100	0	0
BLACKSTONE GROUP INC NPV COM	COMMON STOCK	09260D107	230	4,415	SH	SOLE	4,415	0	0
BROADCOM INC NPV COM	COMMON STOCK	11135F101	6,186	16,980	SH	SOLE	16,896	25	59
BROADCOM INC NPV COM	COMMON STOCK	11135F101	30	82	SH	DFND	82	0	0
BROWN & BROWN INC COM	COMMON STOCK	115236101	1,924	42,495	SH	SOLE	40,395	2,100	0
BROWN & BROWN INC COM	COMMON STOCK	115236101	53	1,180	SH	DFND	1,180	0	0
CME GROUP COM	COMMON STOCK	12572Q105	293	1,750	SH	SOLE	1,750	0	0
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	1,579	27,034	SH	SOLE	26,909	0	125
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	18	300	SH	DFND	300	0	0
CANADIAN NATIONAL RAILWAY ADR	FOREIGN EQUITIES	136375102	4,147	38,957	SH	SOLE	38,892	0	65
CARNIVAL CORP COM	COMMON STOCK	143658300	301	19,840	SH	SOLE	19,840	0	0
CARRIER GLOBAL CORP COM	COMMON STOCK	14448C104	272	8,908	SH	SOLE	8,908	0	0
CASEY'S GENERAL STORE COM	COMMON STOCK	147528103	1,061	5,975	SH	SOLE	5,975	0	0
CATERPILLAR INC. COM	COMMON STOCK	149123101	2,953	19,799	SH	SOLE	19,724	0	75
CENTERPOINT ENERGY INC COM	COMMON STOCK	15189T107	278	14,372	SH	SOLE	13,299	1,073	0
CENTERPOINT ENERGY INC COM	COMMON STOCK	15189T107	7	350	SH	DFND	350	0	0
CERNER CORP COM	COMMON STOCK	156782104	2,895	40,049	SH	SOLE	40,049	0	0
CERNER CORP COM	COMMON STOCK	156782104	25	350	SH	DFND	350	0	0
CHARLES RIV LABS INTL INC COM	SMALL CAP STRATEGY	159864107	1,547	6,831	SH	SOLE	6,518	313	0
CHEVRON CORP COM	COMMON STOCK	166764100	4,170	57,910	SH	SOLE	57,165	620	125
CHEVRON CORP COM	COMMON STOCK	166764100	129	1,795	SH	DFND	1,795	0	0
CINCINNATI FINANC CORP OHIO COM	COMMON STOCK	172062101	451	5,779	SH	SOLE	5,779	0	0
CINCINNATI FINANC CORP OHIO COM	COMMON STOCK	172062101	39	500	SH	DFND	500	0	0

CISCO SYSTEMS COM	COMMON STOCK	17275R102	6,186	157,080	SH	SOLE	154,921	1,660	499
CISCO SYSTEMS COM	COMMON STOCK	17275R102	170	4,326	SH	DFND	4,326	0	0
CLOROX CO COM	COMMON STOCK	189054109	388	1,845	SH	SOLE	1,845	0	0
COCA COLA CO COM	COMMON STOCK	191216100	1,189	24,092	SH	SOLE	23,792	0	300
COCA COLA CO COM	COMMON STOCK	191216100	36	725	SH	DFND	725	0	0
COGNIZANT TECHNOLOGY COM	COMMON STOCK	192446102	5,487	79,047	SH	SOLE	78,637	0	410
COGNIZANT TECHNOLOGY COM	COMMON STOCK	192446102	24	347	SH	DFND	347	0	0
COLGATE PALMOLIVE CO COM	COMMON STOCK	194162103	2,780	36,035	SH	SOLE	35,535	500	0
COLGATE PALMOLIVE CO COM	COMMON STOCK	194162103	23	300	SH	DFND	300	0	0
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	8,201	177,312	SH	SOLE	173,456	250	3,606
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	126	2,731	SH	DFND	2,731	0	0
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	506	15,406	SH	SOLE	14,606	800	0
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	46	1,400	SH	DFND	1,400	0	0
CORNING INC COM	COMMON STOCK	219350105	1,948	60,117	SH	SOLE	58,855	762	500
CORNING INC COM	COMMON STOCK	219350105	151	4,675	SH	DFND	4,675	0	0
CORTEVA INC COM	COMMON STOCK	22052L104	2,643	91,757	SH	SOLE	91,685	0	72
CORTEVA INC COM	COMMON STOCK	22052L104	15	527	SH	DFND	527	0	0
COSTCO COMPANIES INC COM	COMMON STOCK	22160K105	8,668	24,418	SH	SOLE	24,110	216	92
COSTCO COMPANIES INC COM	COMMON STOCK	22160K105	70	197	SH	DFND	197	0	0
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	1,735	27,129	SH	SOLE	27,054	0	75
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	11	175	SH	DFND	175	0	0
CUMMINS INC COM	COMMON STOCK	231021106	4,789	22,678	SH	SOLE	22,656	0	22
CUMMINS INC COM	COMMON STOCK	231021106	62	292	SH	DFND	292	0	0
DTE ENERGY CO COM	COMMON STOCK	233331107	238	2,065	SH	SOLE	1,849	216	0
DANAHER CORP COM	COMMON STOCK	235851102	4,931	22,898	SH	SOLE	21,949	874	75
DANAHER CORP COM	COMMON STOCK	235851102	58	270	SH	DFND	270	0	0
DEERE & CO COM	COMMON STOCK	244199105	232	1,049	SH	SOLE	1,049	0	0
DEERE & CO COM	COMMON STOCK	244199105	22	100	SH	DFND	100	0	0
DIAGEO PLC SPONSORED ADR	FOREIGN EQUITIES	25243Q205	275	2,000	SH	SOLE	2,000	0	0
DIGITAL REALTY TRUST REIT	REAL ESTATE INVESTMENT TRUST	253868103	622	4,241	SH	SOLE	4,226	0	15
DIGITAL REALTY TRUST REIT	REAL ESTATE INVESTMENT	253868103	1	5	SH	DFND	5	0	0

	TRUST								
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	6,538	52,693	SH	SOLE	52,100	400	193
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	163	1,313	SH	DFND	1,313	0	0
DOMINION RESOURCES INC NEW COM	COMMON STOCK	25746U109	716	9,066	SH	SOLE	9,066	0	0
DUKE REALTY CORP COM	REAL ESTATE INVESTMENT TRUST	264411505	432	11,719	SH	SOLE	11,660	0	59
EOG RESOURCES INC COM	COMMON STOCK	26875P101	659	18,333	SH	SOLE	18,212	11	110
EOG RESOURCES INC COM	COMMON STOCK	26875P101	9	237	SH	DFND	237	0	0
ECOLAB INC COM	COMMON STOCK	278865100	1,016	5,084	SH	SOLE	4,699	350	35
ECOLAB INC COM	COMMON STOCK	278865100	15	75	SH	DFND	75	0	0
EDWARDS LIFESCIENCES CORP COM	COMMON STOCK	28176E108	4,183	52,412	SH	SOLE	52,112	0	300
ELECTRONIC ARTS INC COM	COMMON STOCK	285512109	355	2,725	SH	SOLE	2,685	0	40
EMERSON ELEC CO COM	COMMON STOCK	291011104	1,766	26,938	SH	SOLE	26,838	0	100
EMERSON ELEC CO COM	COMMON STOCK	291011104	131	2,000	SH	DFND	2,000	0	0
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	1,619	47,167	SH	SOLE	45,902	1,165	100
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	49	1,425	SH	DFND	1,425	0	0
FLIR CORPORATION COM	COMMON STOCK	302445101	2,702	75,404	SH	SOLE	75,173	55	176
FLIR CORPORATION COM	COMMON STOCK	302445101	12	330	SH	DFND	330	0	0
FACEBOOK INC COM	COMMON STOCK	30303M102	2,741	10,465	SH	SOLE	10,311	73	81
FACEBOOK INC COM	COMMON STOCK	30303M102	14	55	SH	DFND	55	0	0
FEDEX CORPORATION COM	COMMON STOCK	31428X106	318	1,264	SH	SOLE	1,239	0	25
FIRST MAJESTIC SILVER CORP COM	COMMON STOCK	32076V103	323	33,950	SH	SOLE	33,950	0	0
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	4,703	203,144	SH	SOLE	203,144	0	0
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	110	4,750	SH	DFND	4,750	0	0
FIRST TRUST ENERGY INCOME & GROWTH	ETF S&P SECTOR	33738G104	508	56,067	SH	SOLE	52,131	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	703	9,227	SH	SOLE	8,755	435	37
FOX COM	COMMON STOCK	35137L105	1,908	68,570	SH	SOLE	68,138	0	432
FRANKLIN ELECTRIC CO INC COM	COMMON STOCK	353514102	23,308	396,190	SH	SOLE	396,190	0	0
GENERAL MILLS COM	COMMON STOCK	370334104	282	4,570	SH	SOLE	4,570	0	0
GENUINE PARTS CO COM	COMMON STOCK	372460105	2,401	25,227	SH	SOLE	24,500	677	50
GENUINE PARTS	COMMON	372460105	242	2,538	SH	DFND	2,538	0	0

CO COM	STOCK									
GRACO INC COM	COMMON STOCK	384109104	3,158	51,484	SH	SOLE		50,558	816	110
GRACO INC COM	COMMON STOCK	384109104	39	637	SH	DFND		637	0	0
HELMERICH & PAYNE INC COM	SMALL CAP STRATEGY	423452101	269	18,358	SH	SOLE		17,355	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	2,516	15,475	SH	SOLE		15,410	20	45
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	36	222	SH	DFND		222	0	0
HOME DEPOT INC COM	COMMON STOCK	437076102	7,543	27,161	SH	SOLE		27,042	43	76
HOME DEPOT INC COM	COMMON STOCK	437076102	209	752	SH	DFND		752	0	0
HONEYWELL INTL INC COM	COMMON STOCK	438516106	5,922	35,976	SH	SOLE		35,523	323	130
HONEYWELL INTL INC COM	COMMON STOCK	438516106	122	742	SH	DFND		742	0	0
HORMEL FOODS CORP COM	COMMON STOCK	440452100	4,110	84,078	SH	SOLE		83,907	38	133
HORMEL FOODS CORP COM	COMMON STOCK	440452100	32	654	SH	DFND		654	0	0
ILLINOIS TOOL WORKS INC COM	COMMON STOCK	452308109	747	3,866	SH	SOLE		3,660	206	0
ILLINOIS TOOL WORKS INC COM	COMMON STOCK	452308109	14	72	SH	DFND		72	0	0
INTEL CORP COM	COMMON STOCK	458140100	4,606	88,967	SH	SOLE		88,122	345	500
INTEL CORP COM	COMMON STOCK	458140100	173	3,343	SH	DFND		3,343	0	0
INTL BUSINESS MACHINES CORP COM	COMMON STOCK	459200101	490	4,031	SH	SOLE		3,312	0	719
INVESCO ULTRA SHORT DURATIONEFT	ETF FIXED TAXABLE	46090A887	11,535	228,327	SH	SOLE		221,601	6,726	0
INVESCO ULTRA SHORT DURATIONEFT	ETF FIXED TAXABLE	46090A887	87	1,720	SH	DFND		1,720	0	0
INVESCO S&P 500 EQ WEIGHT ETF	ETF LARGE CAP/MULTI-CAP	46137V357	3,205	29,648	SH	SOLE		29,028	282	338
INVESCO S&P 500 EQ WEIGHT ETF	ETF LARGE CAP/MULTI-CAP	46137V357	129	1,195	SH	DFND		1,195	0	0
INVESCO EX PFD EFT	ETF PREFERRED	46138E511	589	40,000	SH	SOLE		40,000	0	0
DOW JONES SELECT DIVIDEND ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287168	589	7,219	SH	SOLE		6,719	500	0
S&P 500 INDEX I SHARES	ETF LARGE CAP/MULTI-CAP	464287200	1,359	4,044	SH	SOLE		4,044	0	0
BARCLAYS AGGREGATE BOND ETF ISHARES	ETF FIXED TAXABLE	464287226	68,654	581,515	SH	SOLE		562,827	18,688	0
BARCLAYS AGGREGATE BOND ETF ISHARES	ETF FIXED TAXABLE	464287226	544	4,605	SH	DFND		4,605	0	0
MSCI EMERGING MARKET INDEX ETF ISHARES	ETF EMERGING MARKET	464287234	4,677	106,082	SH	SOLE		103,293	2,789	0
S&P 500 GROWTH ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287309	27,720	119,960	SH	SOLE		116,272	3,688	0
S&P 500 GROWTH ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287309	732	3,167	SH	DFND		3,167	0	0
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	12,401	110,280	SH	SOLE		107,138	3,142	0

S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	11	100	SH	DFND	100	0	0
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	223	3,505	SH	SOLE	3,505	0	0
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	217	3,403	SH	DFND	3,403	0	0
RUSSELL MID CAP GROWTH INDEXISHARES ETF	ETF MID CAP	464287481	6,692	38,714	SH	SOLE	37,985	729	0
RUSSELL MID CAP GROWTH INDEXISHARES ETF	ETF MID CAP	464287481	75	432	SH	DFND	432	0	0
RUSSELL MID CAP INDEX ISHARES ETF	ETF MID CAP	464287499	7,172	124,999	SH	SOLE	124,810	0	189
S&P MID CAP 400 ETF ISHARES	ETF MID CAP	464287507	726	3,919	SH	SOLE	3,919	0	0
NASDAQ BIOTECH INDEX ETF	ETF S&P SECTOR	464287556	1,383	10,215	SH	SOLE	9,420	675	120
NASDAQ BIOTECH INDEX ETF	ETF S&P SECTOR	464287556	30	225	SH	DFND	225	0	0
ISHARES TR U.S. CNSM SV ETF	ETF LARGE CAP/MULTI-CAP	464287580	211	845	SH	SOLE	780	65	0
RUSSELL 1000 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287598	2,279	19,292	SH	SOLE	19,292	0	0
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	13,947	58,310	SH	SOLE	57,376	820	114
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	131	546	SH	DFND	546	0	0
RUSSELL 200 GROWTH ETF	ETF LARGE CAP/MULTI-CAP	464287648	360	1,625	SH	SOLE	1,625	0	0
RUSSELL 2000 INDEX ETF ISHARES	ETF SMALL CAP	464287655	4,496	30,014	SH	SOLE	29,582	420	12
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	12,534	92,938	SH	SOLE	92,030	661	247
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	164	1,213	SH	DFND	1,213	0	0
ISHARES DJ TELECOM ETF	SMALL CAP STRATEGY	464287713	652	23,961	SH	SOLE	23,649	312	0
ISHARES TR U.S. TECH ETF	ETF LARGE CAP/MULTI-CAP	464287721	21,562	71,617	SH	SOLE	69,311	2,306	0
ISHARES TR U.S. TECH ETF	ETF LARGE CAP/MULTI-CAP	464287721	128	426	SH	DFND	426	0	0
ISHARES TR US INDUSTRIALS	ETF LARGE CAP/MULTI-CAP	464287754	277	1,658	SH	SOLE	1,594	64	0
ISHARES TR US HLTHCARE ETF	ETF LARGE CAP/MULTI-CAP	464287762	675	2,970	SH	SOLE	2,870	100	0
ISHARES TR U.S. FINLS ETF	ETF LARGE CAP/MULTI-CAP	464287788	234	2,062	SH	SOLE	1,962	100	0
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	15,751	224,308	SH	SOLE	220,142	3,915	251
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	226	3,217	SH	DFND	3,217	0	0
ISHARES TR U.S. CNSM GD ETF	ETF LARGE CAP/MULTI-CAP	464287812	279	1,871	SH	SOLE	1,764	107	0
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	3,523	28,780	SH	SOLE	28,463	246	71
S&P SMALL CAP 600 VALUE ETF	ETF SMALL CAP	464287879	39	316	SH	DFND	316	0	0

ISHARES S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	4,673	26,484	SH	SOLE	26,385	46	53
ISHARES S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	64	363	SH	DFND	363	0	0
ISHARES JPM EMERGING MARKETS ISHARES	ETF FIXED TAXABLE	464288281	4,269	38,500	SH	SOLE	37,387	1,113	0
ISHARES JPM EMERGING MARKETS ISHARES	ETF FIXED TAXABLE	464288281	36	325	SH	DFND	325	0	0
ISHARES TR INTL SEL DIV ETF	ETF INTERNATIONAL	464288448	966	38,730	SH	SOLE	36,002	2,728	0
ISHARES TR INTL SEL DIV ETF	ETF INTERNATIONAL	464288448	4	150	SH	DFND	150	0	0
ISHARES PREFERRED & INC ETF	ETF PREFERRED	464288687	1,080	29,640	SH	SOLE	27,694	1,946	0
ISHARES PREFERRED & INC ETF	ETF PREFERRED	464288687	17	475	SH	DFND	475	0	0
ISHARES TR MICRO-CAP ETF	ETF SMALL CAP	464288869	840	9,284	SH	SOLE	9,284	0	0
ISHARES TR MICRO-CAP ETF	ETF SMALL CAP	464288869	232	2,561	SH	DFND	2,561	0	0
I SHARES DOMESTIC EQUITY ETF	ETF LARGE CAP/MULTI-CAP	46429B663	359	4,463	SH	SOLE	4,463	0	0
ISHARES TR 0-5YR HI YL CP	ETF FIXED TAXABLE	46434V407	239	5,433	SH	SOLE	5,433	0	0
LC CORE DVD GROWTH	ETF LARGE CAP/MULTI-CAP	46434V621	550	13,825	SH	SOLE	13,825	0	0
J P MORGAN CHASE & CO COM	COMMON STOCK	46625H100	5,505	57,180	SH	SOLE	56,228	677	275
J P MORGAN CHASE & CO COM	COMMON STOCK	46625H100	43	450	SH	DFND	450	0	0
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	7,588	50,966	SH	SOLE	49,784	865	317
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	637	4,280	SH	DFND	4,280	0	0
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	3,026	20,493	SH	SOLE	19,916	577	0
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	458	3,100	SH	DFND	3,100	0	0
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	7,355	43,306	SH	SOLE	42,467	570	269
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	110	649	SH	DFND	649	0	0
LA-Z BOY INC COM	COMMON STOCK	505336107	855	27,044	SH	SOLE	27,044	0	0
LAM RESEARCH CORP COM	COMMON STOCK	512807108	3,588	10,816	SH	SOLE	10,769	17	30
LAM RESEARCH CORP COM	COMMON STOCK	512807108	35	104	SH	DFND	104	0	0
LILLY ELI & CO COM	COMMON STOCK	532457108	7,399	49,988	SH	SOLE	49,665	21	302
LILLY ELI & CO COM	COMMON STOCK	532457108	4,182	28,254	SH	DFND	28,254	0	0
LOCKHEED MARTIN CORP COM	COMMON STOCK	539830109	2,786	7,269	SH	SOLE	7,165	64	40
LOCKHEED MARTIN CORP COM	COMMON STOCK	539830109	2	6	SH	DFND	6	0	0
LOWE'S	COMMON	548661107	11,370	68,550	SH	SOLE	67,958	274	318

COMPANIES INC COM	STOCK									
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	221	1,335	SH	DFND	1,335	0	0	
MDU RES GROUP INC COM	COMMON STOCK	552690109	1,241	55,167	SH	SOLE	53,017	2,050	100	
MDU RES GROUP INC COM	COMMON STOCK	552690109	22	975	SH	DFND	975	0	0	
MARKETTAXESS HOLDINGS INC COM	COMMON STOCK	57060D108	2,238	4,647	SH	SOLE	4,477	170	0	
MASIMO CORP COM	SMALL CAP STRATEGY	574795100	2,218	9,394	SH	SOLE	9,035	359	0	
MCDONALDS CORP COM	COMMON STOCK	580135101	3,875	17,653	SH	SOLE	17,538	115	0	
MCDONALDS CORP COM	COMMON STOCK	580135101	190	864	SH	DFND	864	0	0	
MERCK & CO INC COM	COMMON STOCK	58933Y105	313	3,772	SH	SOLE	3,772	0	0	
MERCK & CO INC COM	COMMON STOCK	58933Y105	126	1,525	SH	DFND	1,525	0	0	
MICROSOFT CORPORATION COM	COMMON STOCK	594918104	21,712	103,231	SH	SOLE	101,276	1,310	645	
MICROSOFT CORPORATION COM	COMMON STOCK	594918104	684	3,251	SH	DFND	3,251	0	0	
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	2,076	20,205	SH	SOLE	19,055	1,000	150	
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	272	2,650	SH	DFND	2,650	0	0	
MONDELEZ INTL INC COM	COMMON STOCK	609207105	242	4,210	SH	SOLE	4,210	0	0	
NATIONAL FUEL GAS CO N J COM	COMMON STOCK	636180101	203	5,000	SH	SOLE	5,000	0	0	
NATIONAL VISION HLDGS INC COM	SMALL CAP STRATEGY	63845R107	784	20,518	SH	SOLE	19,244	1,274	0	
NETFLIX INC COM	COMMON STOCK	64110L106	850	1,700	SH	SOLE	1,700	0	0	
NEWELL RUBBERMAID INC COM	COMMON STOCK	651229106	2,487	145,036	SH	SOLE	145,036	0	0	
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	3,910	14,088	SH	SOLE	13,958	100	30	
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	760	2,740	SH	DFND	2,740	0	0	
NIKE INC CL B COM	COMMON STOCK	654106103	939	7,482	SH	SOLE	7,380	0	102	
NORTHERN TR CORP COM	COMMON STOCK	665859104	3,821	49,014	SH	SOLE	48,004	768	242	
NORTHERN TR CORP COM	COMMON STOCK	665859104	74	948	SH	DFND	948	0	0	
NOVARTIS A G SPONSORED ADR	FOREIGN EQUITIES	66987V109	424	4,880	SH	SOLE	4,880	0	0	
NUCOR CORP COM	COMMON STOCK	670346105	613	13,674	SH	SOLE	13,506	28	140	
NUCOR CORP COM	COMMON STOCK	670346105	58	1,298	SH	DFND	1,298	0	0	
NVIDIA CORP COM	COMMON STOCK	67066G104	2,615	4,831	SH	SOLE	3,671	1,150	10	
O'REILLY AUTOMOTIVE INC COM	COMMON STOCK	67103H107	2,884	6,254	SH	SOLE	6,254	0	0	
OMNICOM GROUP INC COM	COMMON STOCK	681919106	3,518	71,075	SH	SOLE	70,135	772	168	
OMNICOM GROUP	COMMON	681919106	70	1,416	SH	DFND	1,416	0	0	

INC COM	STOCK									
OMNICELL INC COM	SMALL CAP STRATEGY	68213N109	1,508	20,206	SH	SOLE		19,721	485	0
ORACLE CORP COM	COMMON STOCK	68389X105	3,079	51,580	SH	SOLE		50,072	1,338	170
ORACLE CORP COM	COMMON STOCK	68389X105	50	842	SH	DFND		842	0	0
OTIS WORLDWIDE COM	COMMON STOCK	68902V107	280	4,491	SH	SOLE		4,491	0	0
PAYPAL HOLDINGS COM	COMMON STOCK	70450Y103	522	2,650	SH	SOLE		2,650	0	0
PEOPLE'S UNITED FINANCIAL COM	COMMON STOCK	712704105	675	65,460	SH	SOLE		63,560	1,600	300
PEOPLE'S UNITED FINANCIAL COM	COMMON STOCK	712704105	75	7,300	SH	DFND		7,300	0	0
PEPSICO INC COM	COMMON STOCK	713448108	11,095	80,051	SH	SOLE		77,582	996	1,473
PEPSICO INC COM	COMMON STOCK	713448108	365	2,632	SH	DFND		2,632	0	0
PFIZER INC COM	COMMON STOCK	717081103	7,044	191,940	SH	SOLE		189,755	1,176	1,009
PFIZER INC COM	COMMON STOCK	717081103	219	5,964	SH	DFND		5,964	0	0
PHILIP MORRIS INTL INC COM	COMMON STOCK	718172109	173	2,311	SH	SOLE		2,311	0	0
PHILIP MORRIS INTL INC COM	COMMON STOCK	718172109	37	500	SH	DFND		500	0	0
PHILLIPS 66 COM	COMMON STOCK	718546104	767	14,797	SH	SOLE		14,797	0	0
PHILLIPS 66 COM	COMMON STOCK	718546104	114	2,200	SH	DFND		2,200	0	0
POOL CORPORATION COM	SMALL CAP STRATEGY	73278L105	2,125	6,353	SH	SOLE		6,055	298	0
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	6,791	52,968	SH	SOLE		52,329	518	121
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	103	804	SH	DFND		804	0	0
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	8,791	63,250	SH	SOLE		62,208	937	105
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	407	2,931	SH	DFND		2,931	0	0
PUBLIC STORAGE INC. CLASS A REIT	REAL ESTATE INVESTMENT TRUST	74460D109	223	1,000	SH	SOLE		1,000	0	0
RAYTHEON TECHNOLOGIES COM	COMMON STOCK	75513E101	6,004	104,341	SH	SOLE		102,876	1,323	142
RAYTHEON TECHNOLOGIES COM	COMMON STOCK	75513E101	56	966	SH	DFND		966	0	0
REALTY INCOME CORP REIT	REAL ESTATE INVESTMENT TRUST	756109104	630	10,366	SH	SOLE		10,248	0	118
REALTY INCOME CORP REIT	REAL ESTATE INVESTMENT TRUST	756109104	1	12	SH	DFND		12	0	0
REPUBLIC SERVICES INC COM	COMMON STOCK	760759100	368	3,945	SH	SOLE		3,945	0	0
ROPER INDS INC NEW COM	COMMON STOCK	776696106	2,434	6,161	SH	SOLE		6,107	0	54
ROPER INDS INC NEW COM	COMMON STOCK	776696106	22	55	SH	DFND		55	0	0
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	4,027	12,025	SH	SOLE		12,025	0	0
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	2,718	8,116	SH	DFND		8,116	0	0
BARCLAYS	ETF FIXED	78464A359	689	10,000	SH	SOLE		10,000	0	0

CONVERTIBLE SEC ETF SPDR	TAXABLE									
INTERNATIONAL TREASURY BOND ETF SPDR	ETF FIXED TAXABLE	78464A516	7,230	243,769	SH	SOLE	236,120	7,649	0	
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	7,906	23,335	SH	SOLE	22,934	401	0	
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	171	504	SH	DFND	504	0	0	
SPDR SERIES TRUST BLOOMBERG BRCLYS	ETF FIXED TAXABLE	78468R622	5,744	55,086	SH	SOLE	53,373	1,713	0	
SPDR SERIES TRUST BLOOMBERG BRCLYS	ETF FIXED TAXABLE	78468R622	58	560	SH	DFND	560	0	0	
SALESFORCE.COM COM	COMMON STOCK	79466L302	206	820	SH	SOLE	820	0	0	
CHARLES SCHWAB CORP COM	COMMON STOCK	808513105	3,034	83,768	SH	SOLE	83,381	33	354	
CHARLES SCHWAB CORP COM	COMMON STOCK	808513105	18	509	SH	DFND	509	0	0	
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	3,474	62,828	SH	SOLE	62,828	0	0	
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	22	389	SH	DFND	389	0	0	
CHARLES SCHWAB INTERMEDIATE	ETF FIXED TAXABLE	808524854	6,041	102,950	SH	SOLE	98,857	4,093	0	
SCHWAB STRATEGIC S/T US TREASURY ETF	ETF FIXED TAXABLE	808524862	2,465	47,874	SH	SOLE	46,452	1,422	0	
SCHWAB STRATEGIC TR US TIPS ETF	ETF FIXED TAXABLE	808524870	283	4,600	SH	SOLE	4,600	0	0	
MATERIALS SECTOR ETF SPDR	ETF S&P SECTOR	81369Y100	3,287	51,657	SH	SOLE	51,063	499	95	
MATERIALS SECTOR ETF SPDR	ETF S&P SECTOR	81369Y100	66	1,030	SH	DFND	1,030	0	0	
HEALTHCARE SECTOR ETF SPDR	ETF S&P SECTOR	81369Y209	10,505	99,596	SH	SOLE	97,142	2,454	0	
CONSUMER STAPLES SECTOR ETF SPDR	ETF S&P SECTOR	81369Y308	11,086	172,948	SH	SOLE	169,440	3,508	0	
CONSUMER DISCRETION SECTOR ETF	ETF S&P SECTOR	81369Y407	5,311	36,138	SH	SOLE	35,970	93	75	
CONSUMER DISCRETION SECTOR ETF	ETF S&P SECTOR	81369Y407	33	225	SH	DFND	225	0	0	
ENERGY SECTOR ETF SPDR	ETF S&P SECTOR	81369Y506	1,140	38,076	SH	SOLE	37,380	696	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	2,181	90,644	SH	SOLE	89,963	681	0	
INDUSTRIAL SECTOR ETF SPDR	ETF S&P SECTOR	81369Y704	1,051	13,661	SH	SOLE	13,578	83	0	
TECHNOLOGY SELECT SECTOR ETF SPDR	ETF S&P SECTOR	81369Y803	1,389	11,899	SH	SOLE	11,899	0	0	
COMM SERVICES SPDR	ETF S&P SECTOR	81369Y852	2,715	45,707	SH	SOLE	44,711	926	70	
COMM SERVICES SPDR	ETF S&P SECTOR	81369Y852	15	257	SH	DFND	257	0	0	
REAL ESTATE SELECT SEC ETF	COMMON STOCK	81369Y860	2,736	77,562	SH	SOLE	77,440	0	122	

REAL ESTATE SELECT SEC ETF	COMMON STOCK	81369Y860	7	186	SH	DFND		186	0	0
UTILITIES SECTOR ETF	ETF S&P SECTOR	81369Y886	2,966	49,952	SH	SOLE		47,992	1,885	75
UTILITIES SECTOR ETF	ETF S&P SECTOR	81369Y886	9	150	SH	DFND		150	0	0
SITEONE LANDSCAPE SUPPLY INCCOM	SMALL CAP STRATEGY	82982L103	1,834	15,042	SH	SOLE		14,373	669	0
SLEEP NUMBER CORP COM	SMALL CAP STRATEGY	83125X103	1,123	22,967	SH	SOLE		21,913	1,054	0
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	2,318	20,065	SH	SOLE		19,552	513	0
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	86	748	SH	DFND		748	0	0
SNAP ON INC COM	SMALL CAP STRATEGY	833034101	1,017	6,911	SH	SOLE		6,669	242	0
SPROTT PHYSICAL SILVER TR COM	COMMON STOCK	85207K107	118	14,250	SH	SOLE		14,250	0	0
STARBUCKS CORP COM	COMMON STOCK	855244109	3,646	42,431	SH	SOLE		42,281	0	150
STARBUCKS CORP COM	COMMON STOCK	855244109	50	578	SH	DFND		578	0	0
STRYKER CORP COM	COMMON STOCK	863667101	12,434	59,672	SH	SOLE		58,967	567	138
STRYKER CORP COM	COMMON STOCK	863667101	113	541	SH	DFND		541	0	0
SYSCO CORP COM	COMMON STOCK	871829107	974	15,648	SH	SOLE		14,748	900	0
SYSCO CORP COM	COMMON STOCK	871829107	19	300	SH	DFND		300	0	0
TJX COS INC NEW COM	COMMON STOCK	872540109	3,434	61,701	SH	SOLE		60,989	500	212
TJX COS INC NEW COM	COMMON STOCK	872540109	58	1,050	SH	DFND		1,050	0	0
TESLA MOTORS INC COM	COMMON STOCK	88160R101	472	1,100	SH	SOLE		1,100	0	0
TEXAS INSTRS INC COM	COMMON STOCK	882508104	733	5,130	SH	SOLE		4,973	157	0
THERMO FISHER SCIENTIFIC INCCOM	COMMON STOCK	883556102	442	1,000	SH	SOLE		1,000	0	0
3M COMPANY COM	COMMON STOCK	88579Y101	1,720	10,738	SH	SOLE		10,463	275	0
3M COMPANY COM	COMMON STOCK	88579Y101	191	1,195	SH	DFND		1,195	0	0
TORO CO COM	COMMON STOCK	891092108	1,393	16,591	SH	SOLE		16,020	571	0
TRAVELERS INC COM	COMMON STOCK	89417E109	1,686	15,583	SH	SOLE		15,417	116	50
TRAVELERS INC COM	COMMON STOCK	89417E109	67	617	SH	DFND		617	0	0
TRUIST FINANCIAL COM	COMMON STOCK	89832Q109	4,258	111,945	SH	SOLE		111,077	643	225
TRUIST FINANCIAL COM	COMMON STOCK	89832Q109	53	1,406	SH	DFND		1,406	0	0
US BANCORP DEL COM	COMMON STOCK	902973304	1,473	41,107	SH	SOLE		40,082	925	100
US BANCORP DEL COM	COMMON STOCK	902973304	11	300	SH	DFND		300	0	0
UNILEVER ADR	FOREIGN EQUITIES	904767704	466	7,550	SH	SOLE		7,550	0	0
UNILEVER ADR	FOREIGN EQUITIES	904767704	62	1,000	SH	DFND		1,000	0	0
UNION PAC CORP COM	COMMON STOCK	907818108	3,362	17,079	SH	SOLE		16,929	150	0
UNION PAC CORP COM	COMMON STOCK	907818108	25	125	SH	DFND		125	0	0

UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	795	4,772	SH	SOLE	4,502	120	150
UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	246	1,475	SH	DFND	1,475	0	0
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	8,383	26,888	SH	SOLE	26,803	0	85
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	43	139	SH	DFND	139	0	0
VF CORP COM	COMMON STOCK	918204108	4,352	61,951	SH	SOLE	60,761	845	345
VF CORP COM	COMMON STOCK	918204108	111	1,574	SH	DFND	1,574	0	0
VALERO ENERGY NEW COM	COMMON STOCK	91913Y100	1,692	39,069	SH	SOLE	39,035	0	34
VALERO ENERGY NEW COM	COMMON STOCK	91913Y100	0	10	SH	DFND	10	0	0
VANECK VECTORS ETF TR GOLD MINERS ETF	ETF COMMODITY	92189F106	376	9,600	SH	SOLE	9,600	0	0
VANECK VECTORS ETF TR JR GOLD MINERS E	ETF COMMODITY	92189F791	316	5,700	SH	SOLE	5,700	0	0
VANGUARD INTERMEDIATE-TERM	ETF FIXED TAXABLE	921937819	14,635	156,561	SH	SOLE	151,263	5,298	0
VANGUARD INTERMEDIATE-TERM	ETF FIXED TAXABLE	921937819	158	1,685	SH	DFND	1,685	0	0
VANGUARD S/T BOND INDEX ETF	ETF FIXED TAXABLE	921937827	272	3,276	SH	SOLE	3,276	0	0
VANGUARD TOTAL BOND MKT INDXETF	ETF FIXED TAXABLE	921937835	3,249	36,825	SH	SOLE	36,825	0	0
VANGUARD W HIGH DIV YIELD ETF	ETF LARGE CAP/MULTI-CAP	921946406	4,960	61,290	SH	SOLE	59,566	1,724	0
VANGUARD W HIGH DIV YIELD ETF	ETF LARGE CAP/MULTI-CAP	921946406	70	865	SH	DFND	865	0	0
VANGUARD INFO TECH ETF	ETF S&P SECTOR	92204A702	18,180	58,373	SH	SOLE	58,373	0	0
VANGUARD INFO TECH ETF	ETF S&P SECTOR	92204A702	69	220	SH	DFND	220	0	0
VANGUARD FTSE ALL WRLD EX US ETF	ETF INTERNATIONAL	922042775	1,265	25,067	SH	SOLE	25,067	0	0
VANGUARD INTER-TERM CORP	ETF FIXED TAXABLE	92206C870	225	2,350	SH	SOLE	2,350	0	0
VANGUARD I S&P 500 COM	ETF LARGE CAP/MULTI-CAP	922908363	9,727	31,618	SH	SOLE	31,429	0	189
VANGUARD I S&P 500 COM	ETF LARGE CAP/MULTI-CAP	922908363	18	60	SH	DFND	60	0	0
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	11,093	140,491	SH	SOLE	137,563	2,666	262
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	81	1,025	SH	DFND	1,025	0	0
VANGUARD MID-CAP INDEX ETF	ETF MID CAP	922908629	4,568	25,915	SH	SOLE	25,915	0	0
VANGUARD I LARGE CAP ETF	ETF LARGE CAP/MULTI-CAP	922908637	1,370	8,759	SH	SOLE	8,759	0	0
VANGUARD I EXTENDED MARKET ETF	ETF LARGE CAP/MULTI-CAP	922908652	601	4,630	SH	SOLE	4,630	0	0
VANGUARD GROWTH COM	ETF LARGE CAP/MULTI-CAP	922908736	262	1,151	SH	SOLE	1,151	0	0
VANGUARD SMALL-CAP ETF	ETF SMALL CAP	922908751	4,560	29,646	SH	SOLE	29,646	0	0
VERIZON COMMUNICATIONS	COMMON STOCK	92343V104	5,992	100,717	SH	SOLE	99,419	1,098	200

INC COM										
VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	308	5,178	SH	DFND	5,178	0	0	
VISA COM	COMMON STOCK	92826C839	14,294	71,481	SH	SOLE	71,316	100	65	
VISA COM	COMMON STOCK	92826C839	107	537	SH	DFND	537	0	0	
WAL MART STORES INC COM	COMMON STOCK	931142103	7,979	57,027	SH	SOLE	56,589	300	138	
WAL MART STORES INC COM	COMMON STOCK	931142103	133	952	SH	DFND	952	0	0	
WASTE MANAGEMENT INC COM	COMMON STOCK	94106L109	773	6,831	SH	SOLE	6,711	120	0	
WASTE MANAGEMENT INC COM	COMMON STOCK	94106L109	85	750	SH	DFND	750	0	0	
WELLS FARGO & CO COM	COMMON STOCK	949746101	304	12,945	SH	SOLE	12,645	0	300	
XILINX INC COM	COMMON STOCK	983919101	5,323	51,066	SH	SOLE	50,968	25	73	
XILINX INC COM	COMMON STOCK	983919101	209	2,002	SH	DFND	2,002	0	0	