FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL	
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Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934

(Last) (First) (Middle) 3. Date of Earliest Transaction (Month/Day/Year) Chief Risk Officer / Senior Vice President (Street) MUNCIE IN 47305 (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 1. Title of Security (Instr. 3) 2. Transaction Date (Month/Day/Year) (1. Name and Address of Reporting Person* LORENTSON JEFFREY B						Name and Tio	FRME]			onship of Reporting Poll applicable) Director	.,	Issuer	10% Own					
MUNCIE IN 47305 City (State City Ci	` '							ır)			_ ^		,							
1. Title of Security (Instr. 3) 2. Transaction Date (Month/Day/Year) File and Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4, and 5) 2. Transaction Date (Month/Day/Year) File and Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4, and 5) 3. Transaction Code (Instr. 6) 4. Securities Acquired (A) or (D) Price (Instr. 3) 4. Securities Acquired (A) or (D) Price (Instr. 3) 4. Securities Acquired (A) or (D) Price (Instr. 3 and 4) 4. V 20 A \$17.319 1. Title of Derivative Security (Instr. 3) 5. Amount of Securities Beneficially Owned File (Instr. 4) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, Calls, warrants, options, convertible securities) 1. Title of Derivative Security (Instr. 3) 2. Conversion or Exercise Price of Derivative Security (Instr. 3) 3. Transaction Code (Instr. 6) 4. Securities Acquired (A) or (D) Price (Instr. 6) 4. Securities Acquired (A) or (D) Price (Instr. 3) 4. Securities Acquired (A) or (D) Price (Instr. 6) 4. Securities Acquired (A) or (D) Price (Instr. 6) 5. Amount of Securities Underlying (Instr. 4) 7. Title of Derivative Securities (Instr. 6) 8. Amount or Securities Underlying (Instr. 4) 8. Price of Derivative Security (Instr. 3) 9. Number of Derivative Security (Instr. 4) 9. Number of Derivative Security (Instr. 4) 9. Number of Derivative Security (Instr. 4) 10. Ownership (Instr. 4) 11. Nature of Convership (Instr. 4) 12. Ownership (Instr. 4) 13. Deemed Execution Date (Month/Day/Year) 14. Nature of Derivative Security (Instr. 3) 15. Amount of (D) (Instr. 4) 16. Ownership (Instr. 4) 17. Title and Amount of Securities Underlying (Instr. 4) 18. Price of Derivative Security (Instr. 3) 19. Number of Derivative Security (Instr. 3) 19. Number of Derivative Security (Instr. 3) 10. Ownership (Instr. 4) 10. Ownership (Instr. 4)	MUNCIE IN 47305					4. If Amendment, Date of Original Filed (Month/Day/Year)									X Form filed by One Reporting Person					
Common Stock Deficition of Derivative Security (Instr. 3) A. Deemed Conversion of Derivative Security (Instr. 3) A. Deemed Conversion of Derivative Security (Instr. 4) Date Expiration Date (Instr. 4) Date Expiration Date (Month/Day/Year) Month/Day/Year) Date Expiration Date (Month/Day/Year) Date Expiration Date (Month/Day/Year) Date Expiration Date (Instr. 4) Date Expiration Date (Month/Day/Year) Date Expiration Date (Month/Day/Year) Date Expiration Date (Month/Day/Year) Date Expiration Date (Instr. 4) Date Expiration Date (Month/Day/Year) Date Expiration Date (Instr. 4) Date Date Expiration Date (Instr. 4) Date Dat				T	able I -	Non-Der	ivative Se	curities A	cquired	l, Disp	osed of,	, or Bene	ficially Ow	ned						
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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) 1. Title of Derivative Security (Instr. 3) 2. Conversion of Exercise Price of Derivative Security (Instr. 3) (Month/Day/Year) (Month/Day/Year) 3. Transaction Code (Instr. 8) 3. Transaction Code (Instr. 8) 3. Transaction Code (Instr. 8) 4. Transaction Code (Instr. 8) 5. Number of Derivative Security (Instr. 3 and 4) 6. Date Exercisable and Expiration Date (Month/Day/Year) 6. Date Exercisable and Expiration Date (Month/Day/Year) 7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4) 8. Price of Derivative Security (Instr. 3 and 4) 8. Price of Derivative Security (Instr. 3 and 4) 8. Price of Derivative Security (Instr. 3 and 4) 9. Number of derivative Security (Instr. 3 and 4) 11. Nature of form: Direct (I) (Instr. 4) 9. Number of Derivative Security (Instr. 3 and 4) 10. Ownership Form: Direct (I) (Instr. 4) 11. Nature of form: Direct (I) (Instr. 4) 12. Date Expiration Date (Month/Day/Year) 13. Date Expiration Date (Month/Day/Year) 14. Nature of Form: Direct (I) (Instr. 4) 15. Date Expiration Date (Month/Day/Year) 16. Date Exercisable and Expiration Date (Month/Day/Year) 17. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4) 18. Price of Derivative Security (Instr. 3 and 4) 19. Number of Derivative Security (Instr. 3 and 4) 19. Number of Derivative Security (Instr. 3 and 4) 10. Ownership Form: Direct (I) (Instr. 4) 11. Nature of Form: Direct (I) (Instr. 4) 12. Date Expiration (Instr. 4) 13. Date Expiration (Instr. 4) 14. Nature of Form: Direct (I) (Instr. 4) 15. Date Expiration (Instr. 4) 16. Date Exercisable and Instruction (Instr.						((Mon	(Month/Day/Year)	Code	v	Amount		(A) or (D)	Price		(-)				
(e.g., puts, calls, warrants, options, convertible securities) 1. Title of Derivative Security (Instr. 3) 2. Conversion of Exercise Price of Derivative Security (Month/Day/Year) (Month/Day/Year) 3. Transaction Code (Instr. 4) (Month/Day/Year) (Month/Day/Year	Common Stock					09/30/2014			A	v	:	20	A	\$17.319	12,725.097	12,725.097(1)		D		
3) Conversion of Execution Date of Execution Date,					Table I									ed						
.		Conversion or Exercise Price of Derivative	Date	Execution Date, if any		ction Code	Securities Acquired (A) or Disposed of (D) (Instr. 3, 4		Expirat	Expiration Date					Derivative Security (Instr.	derivative Securitie Beneficia Owned	e Fi s (E	Form: Direct (D) or Indirect	Indirect Beneficial Ownership (Instr.	
Code V (A) (D) Exercisable Date Title Number of Shares (Instr. 4) Explanation of Responses:		, , , , , , , , , , , , , , , , , , ,			Code	v	(A)	(D)						Amount or Number of Sha	res	Reported	ī			

Includes Restricted Stock Awards totaling 4,237.862 shares

Remarks:

 $\underline{Amanda~C.~Williams~(Confirming~Statement~on}~~\underline{10/02/2014}$

File)
** Signature of Reporting Person

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

CONFIRMING STATEMENT

This statement confirms that the undersigned, Jeffrey B. Lorentson, has authorized and designated, Jennifer Mainord, Amanda C. Williams or Rhonda Bost, to execut

__/s/ Jeffrey B. Lorentson____ Jeffrey B. Lorentson

Date: February 13, 2014