

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: 06-30-2020

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 07-08-2020
[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: 381
Form 13F Information Table Value Total: 1,185,456
(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	SH/ PUT/ INVESTMENT			OTHER	VOTING AUTHORITY	SOLE
NAME OF ISSUER	TITLE OF CLASS	CUSIP	(x\$1000)	PRN AMT	PRN	CALL	DISCRETION	MANAGER	SOLE	SHARED	NONE
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101	7,941	36,985	SH		SOLE		36,410	466	109
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101	109	506	SH		DFND		506	0	0
EVEREST GROUP LTD COM	COMMON STOCK	G3223R108	528	2,563	SH		SOLE		2,545	18	0
EVEREST GROUP LTD COM	COMMON STOCK	G3223R108	21	103	SH		DFND		103	0	0
LINDE PLC COM	COMMON STOCK	G5494J103	2,727	12,858	SH		SOLE		12,858	0	0
MEDTRONIC INCORPORATED ADR	FOREIGN EQUITIES	G5960L103	3,345	36,481	SH		SOLE		36,056	382	43
MEDTRONIC INCORPORATED ADR	FOREIGN EQUITIES	G5960L103	16	173	SH		DFND		173	0	0
ALCON INC COM	COMMON STOCK	H01301128	1,282	22,374	SH		SOLE		22,374	0	0
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	4,486	35,431	SH		SOLE		34,997	389	45
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	145	1,146	SH		DFND		1,146	0	0
CHECKPOINT SOFTWARE TECH ADR	FOREIGN EQUITIES	M22465104	396	3,683	SH		SOLE		3,683	0	0
CHECKPOINT SOFTWARE TECH ADR	FOREIGN EQUITIES	M22465104	19	175	SH		DFND		175	0	0
LYONDELLBASELL INDUSTRIES ADR	FOREIGN EQUITIES	N53745100	179	2,723	SH		SOLE		2,503	220	0
LYONDELLBASELL INDUSTRIES ADR	FOREIGN EQUITIES	N53745100	28	425	SH		DFND		425	0	0
AFLAC INC COM	COMMON STOCK	001055102	811	22,517	SH		SOLE		22,517	0	0
AT&T INC COM	COMMON STOCK	00206R102	3,142	103,981	SH		SOLE		101,742	2,039	200
AT&T INC COM	COMMON STOCK	00206R102	218	7,215	SH		DFND		7,215	0	0
ABBOTT LABS COM	COMMON STOCK	002824100	8,356	91,394	SH		SOLE		90,180	900	314
ABBOTT LABS COM	COMMON STOCK	002824100	324	3,544	SH		DFND		3,544	0	0
ABBVIE INC COM	COMMON STOCK	00287Y109	1,777	18,095	SH		SOLE		18,095	0	0
ABBVIE INC COM	COMMON STOCK	00287Y109	196	2,000	SH		DFND		2,000	0	0
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	468	1,074	SH		SOLE		374	700	0
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	9	20	SH		DFND		20	0	0

ALLIANT CORP COM	COMMON STOCK	018802108	4,409	92,165	SH	SOLE	90,520	1,450	195
ALLIANT CORP COM	COMMON STOCK	018802108	158	3,305	SH	DFND	3,305	0	0
ALPHABET INC CL C COM	COMMON STOCK	02079K107	1,182	836	SH	SOLE	836	0	0
ALPHABET CL A COM	COMMON STOCK	02079K305	9,193	6,483	SH	SOLE	6,396	77	10
ALPHABET CL A COM	COMMON STOCK	02079K305	189	133	SH	DFND	133	0	0
ALTRIA GROUP INC COM	COMMON STOCK	02209S103	513	13,077	SH	SOLE	12,302	775	0
ALTRIA GROUP INC COM	COMMON STOCK	02209S103	128	3,250	SH	DFND	3,250	0	0
AMAZON INC COM	COMMON STOCK	023135106	4,392	1,592	SH	SOLE	1,554	34	4
AMAZON INC COM	COMMON STOCK	023135106	88	32	SH	DFND	32	0	0
AMERICAN ELECTRIC POWER CO COM	COMMON STOCK	025537101	535	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	1,790	6,924	SH	SOLE	6,924	0	0
AMERICAN WATER CO INC COM	COMMON STOCK	030420103	944	7,339	SH	SOLE	7,245	0	94
AMERICAN WATER CO INC COM	COMMON STOCK	030420103	9	68	SH	DFND	68	0	0
AMERISOURCE-BERGEN CORP COM	COMMON STOCK	03073E105	1,229	12,192	SH	SOLE	12,178	14	0
AMERISOURCE-BERGEN CORP COM	COMMON STOCK	03073E105	9	87	SH	DFND	87	0	0
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	3,784	25,223	SH	SOLE	24,880	313	30
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	75	497	SH	DFND	497	0	0
AMGEN INC COM	COMMON STOCK	031162100	6,579	27,894	SH	SOLE	27,780	100	14
AMGEN INC COM	COMMON STOCK	031162100	45	189	SH	DFND	189	0	0
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	4,026	42,024	SH	SOLE	41,928	0	96
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	13	134	SH	DFND	134	0	0
ANTHEM INC COM	COMMON STOCK	036752103	376	1,429	SH	SOLE	1,429	0	0
APPLE COMPUTER INC COM	COMMON STOCK	037833100	26,834	73,560	SH	SOLE	72,947	511	102
APPLE COMPUTER INC COM	COMMON STOCK	037833100	508	1,393	SH	DFND	1,393	0	0
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	6,373	42,807	SH	SOLE	41,920	762	125
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	196	1,317	SH	DFND	1,317	0	0
AVALONBAY CMNTYS INC REIT	REAL ESTATE INVESTMENT TRUST	053484101	232	1,500	SH	SOLE	1,500	0	0
BALL CORP COM	COMMON STOCK	058498106	280,204	4,032,288	SH	SOLE	4,032,288	0	0
BANKFIRST CORP OKLA COM	SMALL CAP STRATEGY	05945F103	849	20,921	SH	SOLE	20,091	830	0
BANK OF	COMMON	060505104	260	10,968	SH	SOLE	10,417	551	0

AMERICA CORP COM	STOCK									
BAXTER INTERNATIONAL INC COM	COMMON STOCK	071813109	2,211	25,682	SH	SOLE		25,032	650	0
BAXTER INTERNATIONAL INC COM	COMMON STOCK	071813109	138	1,600	SH	DFND		1,600	0	0
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	5,873	24,548	SH	SOLE		24,185	313	50
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	111	462	SH	DFND		462	0	0
BERKSHIRE HATHAWAY CL A COM	COMMON STOCK	084670108	1,337	5	SH	SOLE		5	0	0
BERKSHIRE HATHAWAY CL B COM	COMMON STOCK	084670702	2,776	15,551	SH	SOLE		15,382	131	38
BLACKROCK INC COM	COMMON STOCK	09247X101	4,044	7,432	SH	SOLE		7,432	0	0
BLACKROCK INC COM	COMMON STOCK	09247X101	54	100	SH	DFND		100	0	0
BLACKSTONE GROUP INC NPV COM	COMMON STOCK	09260D107	233	4,115	SH	SOLE		4,115	0	0
BOEING CO COM	COMMON STOCK	097023105	82	450	SH	SOLE		450	0	0
BOEING CO COM	COMMON STOCK	097023105	211	1,150	SH	DFND		1,150	0	0
BROADCOM INC NPV COM	COMMON STOCK	11135F101	4,386	13,897	SH	SOLE		13,878	0	19
BROADCOM INC NPV COM	COMMON STOCK	11135F101	2	7	SH	DFND		7	0	0
BROWN & BROWN INC COM	COMMON STOCK	115236101	1,796	44,074	SH	SOLE		41,974	2,100	0
BROWN & BROWN INC COM	COMMON STOCK	115236101	48	1,180	SH	DFND		1,180	0	0
CME GROUP COM	COMMON STOCK	12572Q105	297	1,825	SH	SOLE		1,825	0	0
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	1,735	26,698	SH	SOLE		26,573	0	125
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	19	300	SH	DFND		300	0	0
CANADIAN NATIONAL RAILWAY ADR	FOREIGN EQUITIES	136375102	3,545	40,027	SH	SOLE		39,962	0	65
CARNIVAL CORP COM	COMMON STOCK	143658300	190	11,600	SH	SOLE		11,600	0	0
CARRIER GLOBAL CORP COM	COMMON STOCK	14448C104	203	9,143	SH	SOLE		9,143	0	0
CASEY'S GENERAL STORE COM	COMMON STOCK	147528103	858	5,740	SH	SOLE		5,740	0	0
CATERPILLAR INC. COM	COMMON STOCK	149123101	2,517	19,901	SH	SOLE		19,826	0	75
CENTERPOINT ENERGY INC COM	COMMON STOCK	15189T107	285	15,276	SH	SOLE		14,203	1,073	0
CENTERPOINT ENERGY INC COM	COMMON STOCK	15189T107	7	350	SH	DFND		350	0	0
CERNER CORP COM	COMMON STOCK	156782104	2,495	36,404	SH	SOLE		36,404	0	0
CERNER CORP COM	COMMON STOCK	156782104	24	350	SH	DFND		350	0	0
CHARLES RIV LABS INTL INC COM	SMALL CAP STRATEGY	159864107	1,209	6,937	SH	SOLE		6,624	313	0

CHEVRON CORP COM	COMMON STOCK	166764100	4,947	55,439	SH	SOLE	54,694	620	125
CHEVRON CORP COM	COMMON STOCK	166764100	160	1,795	SH	DFND	1,795	0	0
CINCINNATI FINANC CORP OHIO COM	COMMON STOCK	172062101	402	6,279	SH	SOLE	6,279	0	0
CINCINNATI FINANC CORP OHIO COM	COMMON STOCK	172062101	32	500	SH	DFND	500	0	0
CISCO SYSTEMS COM	COMMON STOCK	17275R102	6,982	149,727	SH	SOLE	147,651	1,660	416
CISCO SYSTEMS COM	COMMON STOCK	17275R102	202	4,326	SH	DFND	4,326	0	0
CLOROX CO COM	COMMON STOCK	189054109	333	1,520	SH	SOLE	1,520	0	0
COCA COLA CO COM	COMMON STOCK	191216100	1,130	25,291	SH	SOLE	25,291	0	0
COCA COLA CO COM	COMMON STOCK	191216100	32	725	SH	DFND	725	0	0
COGNIZANT TECHNOLOGY COM	COMMON STOCK	192446102	4,363	76,810	SH	SOLE	76,540	0	270
COGNIZANT TECHNOLOGY COM	COMMON STOCK	192446102	18	314	SH	DFND	314	0	0
COLGATE PALMOLIVE CO COM	COMMON STOCK	194162103	2,400	32,754	SH	SOLE	32,254	500	0
COLGATE PALMOLIVE CO COM	COMMON STOCK	194162103	22	300	SH	DFND	300	0	0
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	6,445	165,396	SH	SOLE	164,991	0	405
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	106	2,731	SH	DFND	2,731	0	0
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	661	15,725	SH	SOLE	15,225	500	0
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	59	1,400	SH	DFND	1,400	0	0
CORNING INC COM	COMMON STOCK	219350105	1,692	65,360	SH	SOLE	64,598	762	0
CORNING INC COM	COMMON STOCK	219350105	121	4,675	SH	DFND	4,675	0	0
CORTEVA INC COM	COMMON STOCK	22052L104	2,542	94,891	SH	SOLE	94,891	0	0
CORTEVA INC COM	COMMON STOCK	22052L104	15	569	SH	DFND	569	0	0
COSTCO COMPANIES INC COM	COMMON STOCK	22160K105	7,370	24,308	SH	SOLE	24,040	216	52
COSTCO COMPANIES INC COM	COMMON STOCK	22160K105	60	197	SH	DFND	197	0	0
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	2,223	29,760	SH	SOLE	29,685	0	75
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	13	175	SH	DFND	175	0	0
CUMMINS INC COM	COMMON STOCK	231021106	4,089	23,598	SH	SOLE	23,576	0	22
CUMMINS INC COM	COMMON STOCK	231021106	52	301	SH	DFND	301	0	0
DTE ENERGY CO COM	COMMON STOCK	233331107	239	2,220	SH	SOLE	2,004	216	0
DANAHER CORP COM	COMMON STOCK	235851102	4,264	24,115	SH	SOLE	23,166	874	75
DANAHER CORP COM	COMMON STOCK	235851102	53	300	SH	DFND	300	0	0
DIAGEO PLC	FOREIGN	25243Q205	269	2,003	SH	SOLE	2,003	0	0

SPONSORED ADR	EQUITIES									
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	5,694	51,062	SH	SOLE		50,587	400	75
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	171	1,533	SH	DFND		1,533	0	0
DOMINION RESOURCES INC NEW COM	COMMON STOCK	25746U109	764	9,416	SH	SOLE		9,416	0	0
DOMINION RESOURCES INC NEW COM	COMMON STOCK	25746U109	20	250	SH	DFND		250	0	0
DUPONT DE NUMOURS INC COM	COMMON STOCK	26614N102	207	3,889	SH	SOLE		3,889	0	0
DUPONT DE NUMOURS INC COM	COMMON STOCK	26614N102	5	100	SH	DFND		100	0	0
EOG RESOURCES INC COM	COMMON STOCK	26875P101	526	10,392	SH	SOLE		10,322	0	70
EOG RESOURCES INC COM	COMMON STOCK	26875P101	9	183	SH	DFND		183	0	0
ECOLAB INC COM	COMMON STOCK	278865100	1,010	5,079	SH	SOLE		4,694	350	35
ECOLAB INC COM	COMMON STOCK	278865100	15	75	SH	DFND		75	0	0
EDWARDS LIFESCIENCES CORP COM	COMMON STOCK	28176E108	3,222	46,626	SH	SOLE		46,626	0	0
ELECTRONIC ARTS INC COM	COMMON STOCK	285512109	310	2,350	SH	SOLE		2,350	0	0
EMERSON ELEC CO COM	COMMON STOCK	291011104	1,630	26,288	SH	SOLE		26,288	0	0
EMERSON ELEC CO COM	COMMON STOCK	291011104	124	2,000	SH	DFND		2,000	0	0
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	2,390	53,450	SH	SOLE		52,185	1,165	100
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	61	1,375	SH	DFND		1,375	0	0
FLIR CORPORATION COM	COMMON STOCK	302445101	2,727	67,243	SH	SOLE		67,095	55	93
FLIR CORPORATION COM	COMMON STOCK	302445101	13	330	SH	DFND		330	0	0
FACEBOOK INC COM	COMMON STOCK	30303M102	543	2,391	SH	SOLE		2,286	73	32
FACEBOOK INC COM	COMMON STOCK	30303M102	12	55	SH	DFND		55	0	0
FIRST MAJESTIC SILVER CORP COM	COMMON STOCK	32076V103	137	13,750	SH	SOLE		13,750	0	0
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	13,851	502,560	SH	SOLE		420,322	40,559	41,679
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	407	14,750	SH	DFND		14,750	0	0
FIRST TRUST ENERGY INCOME & GROWTH	ETF S&P SECTOR	33738G104	652	60,267	SH	SOLE		56,331	3,936	0
FIRST TRUST ENERGY INCOME & GROWTH	ETF S&P SECTOR	33738G104	17	1,600	SH	DFND		1,600	0	0
FORTIVE CORP COM	COMMON STOCK	34959J108	728	10,765	SH	SOLE		10,293	435	37
FOX COM	COMMON STOCK	35137L105	1,458	54,380	SH	SOLE		54,070	0	310
FRANKLIN ELECTRIC CO INC COM	COMMON STOCK	353514102	21,395	407,376	SH	SOLE		407,376	0	0
GENERAL MILLS COM	COMMON STOCK	370334104	214	3,470	SH	SOLE		3,470	0	0

GENUINE PARTS CO COM	COMMON STOCK	372460105	2,188	25,163	SH	SOLE	24,436	677	50
GENUINE PARTS CO COM	COMMON STOCK	372460105	221	2,538	SH	DFND	2,538	0	0
GRACO INC COM	COMMON STOCK	384109104	2,528	52,681	SH	SOLE	51,755	816	110
GRACO INC COM	COMMON STOCK	384109104	32	672	SH	DFND	672	0	0
HELMERICH & PAYNE INC COM	SMALL CAP STRATEGY	423452101	366	18,764	SH	SOLE	17,761	1,003	0
HELMERICH & PAYNE INC COM	SMALL CAP STRATEGY	423452101	8	400	SH	DFND	400	0	0
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	2,916	15,847	SH	SOLE	15,782	20	45
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	41	222	SH	DFND	222	0	0
HOME DEPOT INC COM	COMMON STOCK	437076102	6,614	26,402	SH	SOLE	26,328	43	31
HOME DEPOT INC COM	COMMON STOCK	437076102	188	752	SH	DFND	752	0	0
HONEYWELL INTL INC COM	COMMON STOCK	438516106	5,007	34,627	SH	SOLE	34,230	323	74
HONEYWELL INTL INC COM	COMMON STOCK	438516106	107	742	SH	DFND	742	0	0
HORMEL FOODS CORP COM	COMMON STOCK	440452100	4,154	86,068	SH	SOLE	85,897	38	133
HORMEL FOODS CORP COM	COMMON STOCK	440452100	33	680	SH	DFND	680	0	0
ILLINOIS TOOL WORKS INC COM	COMMON STOCK	452308109	733	4,192	SH	SOLE	3,986	206	0
ILLINOIS TOOL WORKS INC COM	COMMON STOCK	452308109	13	72	SH	DFND	72	0	0
INTEL CORP COM	COMMON STOCK	458140100	5,250	87,750	SH	SOLE	86,905	345	500
INTEL CORP COM	COMMON STOCK	458140100	194	3,243	SH	DFND	3,243	0	0
INVESCO ULTRA SHORT DURATIONEFT	ETF FIXED TAXABLE	46090A887	11,541	228,851	SH	SOLE	222,655	6,196	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	3,709	36,452	SH	SOLE	35,810	304	338
INVESCO S&P 500 EQ WEIGHT ETF	ETF LARGE CAP/MULTI-CAP	46137V357	122	1,195	SH	DFND	1,195	0	0
DOW JONES SELECT DIVIDEND ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287168	221	2,732	SH	SOLE	2,232	500	0
S&P 500 INDEX I SHARES	ETF LARGE CAP/MULTI-CAP	464287200	868	2,803	SH	SOLE	2,803	0	0
BARCLAYS AGGREGATE BOND ETF ISHARES	ETF FIXED TAXABLE	464287226	69,115	584,677	SH	SOLE	567,655	17,022	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	4,171	104,327	SH	SOLE	101,753	2,574	0
S&P 500 GROWTH ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287309	24,717	119,122	SH	SOLE	115,759	3,363	0
S&P 500 GROWTH ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287309	683	3,292	SH	DFND	3,292	0	0
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	11,637	107,538	SH	SOLE	104,671	2,867	0
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	22	200	SH	DFND	200	0	0

MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	170	2,801	SH	SOLE	2,801	0	0
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	291	4,779	SH	DFND	4,779	0	0
RUSSELL MID CAP GROWTH INDEXISHARES ETF	ETF MID CAP	464287481	6,067	38,372	SH	SOLE	37,843	529	0
RUSSELL MID CAP GROWTH INDEXISHARES ETF	ETF MID CAP	464287481	68	432	SH	DFND	432	0	0
RUSSELL MID CAP INDEX ISHARES ETF	ETF MID CAP	464287499	7,221	134,746	SH	SOLE	134,746	0	0
S&P MID CAP 400 ETF ISHARES	ETF MID CAP	464287507	697	3,919	SH	SOLE	3,919	0	0
NASDAQ BIOTECH INDEX ETF	ETF S&P SECTOR	464287556	1,417	10,370	SH	SOLE	9,575	675	120
NASDAQ BIOTECH INDEX ETF	ETF S&P SECTOR	464287556	31	225	SH	DFND	225	0	0
RUSSELL 1000 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287598	2,133	18,942	SH	SOLE	18,942	0	0
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	13,283	59,293	SH	SOLE	58,359	820	114
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	122	546	SH	DFND	546	0	0
RUSSELL 200 GROWTH ETF	ETF LARGE CAP/MULTI-CAP	464287648	336	1,625	SH	SOLE	1,625	0	0
RUSSELL 2000 INDEX ETF ISHARES	ETF SMALL CAP	464287655	4,056	28,331	SH	SOLE	27,911	420	0
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	12,725	95,721	SH	SOLE	94,813	661	247
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	161	1,213	SH	DFND	1,213	0	0
ISHARES DJ TELECOM ETF	SMALL CAP STRATEGY	464287713	671	24,376	SH	SOLE	24,169	207	0
ISHARES TR U.S. TECH ETF	ETF LARGE CAP/MULTI-CAP	464287721	19,530	72,391	SH	SOLE	70,121	2,270	0
ISHARES TR U.S. TECH ETF	ETF LARGE CAP/MULTI-CAP	464287721	115	426	SH	DFND	426	0	0
ISHARES TR US INDUSTRIALS	ETF LARGE CAP/MULTI-CAP	464287754	244	1,617	SH	SOLE	1,617	0	0
ISHARES TR US HLTHCARE ETF	ETF LARGE CAP/MULTI-CAP	464287762	620	2,874	SH	SOLE	2,874	0	0
ISHARES TR U.S. FINLS ETF	ETF LARGE CAP/MULTI-CAP	464287788	219	1,984	SH	SOLE	1,984	0	0
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	13,833	202,562	SH	SOLE	199,131	3,205	226
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	220	3,217	SH	DFND	3,217	0	0
ISHARES TR U.S. CNSM GD ETF	ETF LARGE CAP/MULTI-CAP	464287812	225	1,767	SH	SOLE	1,767	0	0
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	3,790	31,488	SH	SOLE	31,171	246	71
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	38	316	SH	DFND	316	0	0
S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	4,489	26,438	SH	SOLE	26,339	46	53

S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	62	363	SH	DFND	363	0	0
JPM EMERGING MARKETS ISHARES	ETF FIXED TAXABLE	464288281	4,238	38,807	SH	SOLE	37,815	992	0
JPM EMERGING MARKETS ISHARES	ETF FIXED TAXABLE	464288281	35	325	SH	DFND	325	0	0
ISHARES TR INTL SEL DIV ETF	ETF INTERNATIONAL	464288448	1,042	41,515	SH	SOLE	38,940	2,575	0
ISHARES TR INTL SEL DIV ETF	ETF INTERNATIONAL	464288448	4	150	SH	DFND	150	0	0
ISHARES PREFERRED & INC ETF	ETF PREFERRED	464288687	1,107	31,976	SH	SOLE	30,030	1,946	0
ISHARES PREFERRED & INC ETF	ETF PREFERRED	464288687	16	475	SH	DFND	475	0	0
ISHARES TR MICRO-CAP ETF	ETF SMALL CAP	464288869	851	9,749	SH	SOLE	9,749	0	0
ISHARES TR MICRO-CAP ETF	ETF SMALL CAP	464288869	223	2,561	SH	DFND	2,561	0	0
ISHARES TR 0-5YR HI YL CP	ETF FIXED TAXABLE	46434V407	233	5,433	SH	SOLE	5,433	0	0
J P MORGAN CHASE & CO COM	COMMON STOCK	46625H100	5,150	54,749	SH	SOLE	53,947	677	125
J P MORGAN CHASE & CO COM	COMMON STOCK	46625H100	40	425	SH	DFND	425	0	0
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	7,085	50,381	SH	SOLE	49,399	865	117
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	602	4,280	SH	DFND	4,280	0	0
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	2,785	19,702	SH	SOLE	19,125	577	0
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	438	3,100	SH	DFND	3,100	0	0
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	6,585	38,813	SH	SOLE	38,093	570	150
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	110	649	SH	DFND	649	0	0
LA-Z BOY INC COM	COMMON STOCK	505336107	732	27,044	SH	SOLE	27,044	0	0
LAM RESEARCH CORP COM	COMMON STOCK	512807108	3,465	10,714	SH	SOLE	10,667	17	30
LAM RESEARCH CORP COM	COMMON STOCK	512807108	34	104	SH	DFND	104	0	0
LILLY ELI & CO COM	COMMON STOCK	532457108	3,838	23,377	SH	SOLE	23,200	21	156
LILLY ELI & CO COM	COMMON STOCK	532457108	4,639	28,254	SH	DFND	28,254	0	0
LOCKHEED MARTIN CORP COM	COMMON STOCK	539830109	1,833	5,023	SH	SOLE	4,969	39	15
LOCKHEED MARTIN CORP COM	COMMON STOCK	539830109	2	6	SH	DFND	6	0	0
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	9,392	69,512	SH	SOLE	69,025	274	213
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	180	1,335	SH	DFND	1,335	0	0
MDU RES GROUP INC COM	COMMON STOCK	552690109	1,065	48,014	SH	SOLE	46,364	1,550	100
MDU RES GROUP INC COM	COMMON STOCK	552690109	22	975	SH	DFND	975	0	0

MARKETTAXESS HOLDINGS INC COM	COMMON STOCK	57060D108	2,357	4,705	SH	SOLE	4,535	170	0
MASIMO CORP COM	SMALL CAP STRATEGY	574795100	2,225	9,759	SH	SOLE	9,400	359	0
MCDONALDS CORP COM	COMMON STOCK	580135101	2,046	11,092	SH	SOLE	10,977	115	0
MCDONALDS CORP COM	COMMON STOCK	580135101	159	864	SH	DFND	864	0	0
MERCK & CO INC COM	COMMON STOCK	58933Y105	198	2,558	SH	SOLE	2,558	0	0
MERCK & CO INC COM	COMMON STOCK	58933Y105	118	1,525	SH	DFND	1,525	0	0
MICROSOFT CORPORATION COM	COMMON STOCK	594918104	20,539	100,924	SH	SOLE	99,309	1,310	305
MICROSOFT CORPORATION COM	COMMON STOCK	594918104	644	3,166	SH	DFND	3,166	0	0
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	2,160	20,515	SH	SOLE	19,365	1,000	150
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	279	2,650	SH	DFND	2,650	0	0
MONDELEZ INTL INC COM	COMMON STOCK	609207105	201	3,924	SH	SOLE	3,924	0	0
NATIONAL FUEL GAS CO N J COM	COMMON STOCK	636180101	210	5,000	SH	SOLE	5,000	0	0
NATIONAL VISION HLDGS INC COM	SMALL CAP STRATEGY	63845R107	636	20,832	SH	SOLE	19,558	1,274	0
NETFLIX INC COM	COMMON STOCK	64110L106	926	2,035	SH	SOLE	2,035	0	0
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	3,359	13,987	SH	SOLE	13,857	100	30
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	658	2,740	SH	DFND	2,740	0	0
NIKE INC CL B COM	COMMON STOCK	654106103	719	7,333	SH	SOLE	7,256	0	77
NORFOLK SOUTHERN CORP COM	COMMON STOCK	655844108	228	1,296	SH	SOLE	1,296	0	0
NORTHERN TR CORP COM	COMMON STOCK	665859104	3,669	46,249	SH	SOLE	45,414	624	211
NORTHERN TR CORP COM	COMMON STOCK	665859104	75	948	SH	DFND	948	0	0
NOVARTIS A G SPONSORED ADR	FOREIGN EQUITIES	66987V109	807	9,236	SH	SOLE	9,236	0	0
NUCOR CORP COM	COMMON STOCK	670346105	644	15,566	SH	SOLE	15,398	28	140
NUCOR CORP COM	COMMON STOCK	670346105	54	1,298	SH	DFND	1,298	0	0
NVIDIA CORP COM	COMMON STOCK	67066G104	1,887	4,966	SH	SOLE	3,816	1,150	0
O'REILLY AUTOMOTIVE INC COM	COMMON STOCK	67103H107	2,458	5,829	SH	SOLE	5,829	0	0
OMNICOM GROUP INC COM	COMMON STOCK	681919106	3,546	64,964	SH	SOLE	64,075	772	117
OMNICOM GROUP INC COM	COMMON STOCK	681919106	76	1,386	SH	DFND	1,386	0	0
OMNICELL INC COM	SMALL CAP STRATEGY	68213N109	1,436	20,336	SH	SOLE	19,851	485	0
ORACLE CORP COM	COMMON STOCK	68389X105	3,514	63,571	SH	SOLE	62,063	1,338	170
ORACLE CORP COM	COMMON STOCK	68389X105	91	1,642	SH	DFND	1,642	0	0
OTIS WORLDWIDE COM	COMMON STOCK	68902V107	260	4,570	SH	SOLE	4,570	0	0

PAYPAL HOLDINGS COM	COMMON STOCK	70450Y103	348	2,000	SH	SOLE	2,000	0	0
PEOPLE'S UNITED FINANCIAL COM	COMMON STOCK	712704105	772	66,712	SH	SOLE	64,812	1,600	300
PEOPLE'S UNITED FINANCIAL COM	COMMON STOCK	712704105	84	7,300	SH	DFND	7,300	0	0
PEPSICO INC COM	COMMON STOCK	713448108	9,388	70,979	SH	SOLE	69,877	996	106
PEPSICO INC COM	COMMON STOCK	713448108	348	2,632	SH	DFND	2,632	0	0
PFIZER INC COM	COMMON STOCK	717081103	5,590	170,945	SH	SOLE	169,472	1,098	375
PFIZER INC COM	COMMON STOCK	717081103	195	5,964	SH	DFND	5,964	0	0
PHILIP MORRIS INTL INC COM	COMMON STOCK	718172109	470	6,709	SH	SOLE	6,600	109	0
PHILIP MORRIS INTL INC COM	COMMON STOCK	718172109	56	800	SH	DFND	800	0	0
PHILLIPS 66 COM	COMMON STOCK	718546104	1,096	15,237	SH	SOLE	15,237	0	0
PHILLIPS 66 COM	COMMON STOCK	718546104	158	2,200	SH	DFND	2,200	0	0
POOL CORPORATION COM	SMALL CAP STRATEGY	73278L105	1,750	6,436	SH	SOLE	6,138	298	0
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	6,836	55,354	SH	SOLE	54,715	518	121
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	99	804	SH	DFND	804	0	0
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	8,053	67,347	SH	SOLE	66,305	937	105
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	352	2,943	SH	DFND	2,943	0	0
RAYTHEON TECHNOLOGIES COM	COMMON STOCK	75513E101	6,266	101,709	SH	SOLE	100,481	1,123	105
RAYTHEON TECHNOLOGIES COM	COMMON STOCK	75513E101	60	966	SH	DFND	966	0	0
REPUBLIC SERVICES INC COM	COMMON STOCK	760759100	324	3,945	SH	SOLE	3,945	0	0
ROPER INDS INC NEW COM	COMMON STOCK	776696106	2,276	5,861	SH	SOLE	5,842	0	19
ROPER INDS INC NEW COM	COMMON STOCK	776696106	19	50	SH	DFND	50	0	0
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	2,846	9,230	SH	SOLE	9,230	0	0
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	2,503	8,116	SH	DFND	8,116	0	0
INTERNATIONAL TREASURY BOND ETF SPDR	ETF FIXED TAXABLE	78464A516	7,092	245,402	SH	SOLE	238,580	6,822	0
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	7,633	23,525	SH	SOLE	23,124	401	0
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	164	504	SH	DFND	504	0	0
SPDR SERIES TRUST BLOOMBERG BRCLYS	ETF FIXED TAXABLE	78468R622	5,591	55,271	SH	SOLE	53,707	1,564	0
SPDR SERIES TRUST BLOOMBERG BRCLYS	ETF FIXED TAXABLE	78468R622	57	560	SH	DFND	560	0	0
SCHLUMBERGER LTD COM	COMMON STOCK	806857108	180	9,781	SH	SOLE	9,611	20	150
SCHLUMBERGER LTD COM	COMMON STOCK	806857108	6	309	SH	DFND	309	0	0

CHARLES SCHWAB CORP COM	COMMON STOCK	808513105	1,895	56,170	SH	SOLE	55,937	0	233
CHARLES SCHWAB CORP COM	COMMON STOCK	808513105	15	450	SH	DFND	450	0	0
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	3,253	62,856	SH	SOLE	62,856	0	0
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	20	389	SH	DFND	389	0	0
CHARLES SCHWAB INTERMEDIATE	ETF FIXED TAXABLE	808524854	6,284	106,933	SH	SOLE	102,746	4,187	0
SCHWAB STRATEGIC S/T US TREASURY ETF	ETF FIXED TAXABLE	808524862	2,552	49,426	SH	SOLE	47,784	1,642	0
SCHWAB STRATEGIC TR US TIPS ETF	ETF FIXED TAXABLE	808524870	276	4,600	SH	SOLE	4,600	0	0
MATERIALS SECTOR ETF SPDR	ETF S&P SECTOR	81369Y100	2,856	50,691	SH	SOLE	50,097	499	95
MATERIALS SECTOR ETF SPDR	ETF S&P SECTOR	81369Y100	57	1,010	SH	DFND	1,010	0	0
HEALTHCARE SECTOR ETF SPDR	ETF S&P SECTOR	81369Y209	9,893	98,861	SH	SOLE	96,502	2,359	0
CONSUMER STAPLES SECTOR ETF SPDR	ETF S&P SECTOR	81369Y308	9,665	164,857	SH	SOLE	161,568	3,289	0
CONSUMER DISCRETION SECTOR ETF	ETF S&P SECTOR	81369Y407	3,751	29,375	SH	SOLE	29,287	13	75
CONSUMER DISCRETION SECTOR ETF	ETF S&P SECTOR	81369Y407	29	225	SH	DFND	225	0	0
ENERGY SECTOR ETF SPDR	ETF S&P SECTOR	81369Y506	1,410	37,254	SH	SOLE	36,598	656	0
ENERGY SECTOR ETF SPDR	ETF S&P SECTOR	81369Y506	2	46	SH	DFND	46	0	0
FINANCIAL SECTOR ETF SPDR	ETF S&P SECTOR	81369Y605	2,054	88,789	SH	SOLE	88,142	647	0
INDUSTRIAL SECTOR ETF SPDR	ETF S&P SECTOR	81369Y704	868	12,638	SH	SOLE	12,630	8	0
TECHNOLOGY SELECT SECTOR ETF SPDR	ETF S&P SECTOR	81369Y803	1,243	11,899	SH	SOLE	11,899	0	0
COMM SERVICES SPDR	ETF S&P SECTOR	81369Y852	3,998	73,992	SH	SOLE	73,121	801	70
COMM SERVICES SPDR	ETF S&P SECTOR	81369Y852	14	257	SH	DFND	257	0	0
REAL ESTATE SELECT SEC ETF	COMMON STOCK	81369Y860	2,963	85,134	SH	SOLE	85,134	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	2,882	51,081	SH	SOLE	49,196	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	1,778	15,601	SH	SOLE	14,932	669	0
SLEEP NUMBER CORP COM	SMALL CAP STRATEGY	83125X103	966	23,196	SH	SOLE	22,142	1,054	0
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	2,293	21,669	SH	SOLE	21,256	413	0
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	79	748	SH	DFND	748	0	0
SNAP ON INC COM	SMALL CAP STRATEGY	833034101	1,025	7,402	SH	SOLE	7,160	242	0
SPROTT PHYSICAL SILVER TR COM	COMMON STOCK	85207K107	70	10,600	SH	SOLE	10,600	0	0

STARBUCKS CORP COM	COMMON STOCK	855244109	2,569	34,913	SH	SOLE	34,913	0	0
STARBUCKS CORP COM	COMMON STOCK	855244109	43	578	SH	DFND	578	0	0
STRYKER CORP COM	COMMON STOCK	863667101	11,491	63,771	SH	SOLE	63,133	567	71
STRYKER CORP COM	COMMON STOCK	863667101	97	541	SH	DFND	541	0	0
SYSCO CORP COM	COMMON STOCK	871829107	891	16,308	SH	SOLE	15,408	900	0
SYSCO CORP COM	COMMON STOCK	871829107	16	300	SH	DFND	300	0	0
TJX COS INC NEW COM	COMMON STOCK	872540109	3,142	62,144	SH	SOLE	61,432	500	212
TJX COS INC NEW COM	COMMON STOCK	872540109	53	1,050	SH	DFND	1,050	0	0
TESLA MOTORS INC COM	COMMON STOCK	88160R101	416	385	SH	SOLE	385	0	0
TEXAS INSTRS INC COM	COMMON STOCK	882508104	858	6,755	SH	SOLE	6,598	157	0
THERMO FISHER SCIENTIFIC INCCOM	COMMON STOCK	883556102	436	1,202	SH	SOLE	1,202	0	0
3M COMPANY COM	COMMON STOCK	88579Y101	1,998	12,810	SH	SOLE	12,535	275	0
3M COMPANY COM	COMMON STOCK	88579Y101	186	1,195	SH	DFND	1,195	0	0
TORO CO COM	COMMON STOCK	891092108	1,146	17,275	SH	SOLE	16,704	571	0
TRAVELERS INC COM	COMMON STOCK	89417E109	1,948	17,081	SH	SOLE	16,915	116	50
TRAVELERS INC COM	COMMON STOCK	89417E109	70	617	SH	DFND	617	0	0
TRUIST FINANCIAL COM	COMMON STOCK	89832Q109	4,267	113,675	SH	SOLE	113,107	343	225
TRUIST FINANCIAL COM	COMMON STOCK	89832Q109	53	1,406	SH	DFND	1,406	0	0
US BANCORP DEL COM	COMMON STOCK	902973304	1,281	34,812	SH	SOLE	34,062	650	100
US BANCORP DEL COM	COMMON STOCK	902973304	11	300	SH	DFND	300	0	0
UNILEVER ADR	FOREIGN EQUITIES	904767704	414	7,550	SH	SOLE	7,550	0	0
UNILEVER ADR	FOREIGN EQUITIES	904767704	55	1,000	SH	DFND	1,000	0	0
UNION PAC CORP COM	COMMON STOCK	907818108	2,886	17,073	SH	SOLE	16,923	150	0
UNION PAC CORP COM	COMMON STOCK	907818108	21	125	SH	DFND	125	0	0
UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	540	4,860	SH	SOLE	4,690	120	50
UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	164	1,475	SH	DFND	1,475	0	0
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	7,422	25,166	SH	SOLE	25,141	0	25
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	39	132	SH	DFND	132	0	0
VF CORP COM	COMMON STOCK	918204108	3,146	51,640	SH	SOLE	50,565	845	230
VF CORP COM	COMMON STOCK	918204108	94	1,541	SH	DFND	1,541	0	0
VALERO ENERGY NEW COM	COMMON STOCK	91913Y100	2,024	34,416	SH	SOLE	34,416	0	0
VALERO ENERGY NEW COM	COMMON STOCK	91913Y100	1	10	SH	DFND	10	0	0
VANGUARD INTERMEDIATE-TERM	ETF FIXED TAXABLE	921937819	14,637	157,067	SH	SOLE	152,357	4,710	0

VANGUARD INTERMEDIATE-TERM	ETF FIXED TAXABLE	921937819	157	1,685	SH	DFND	1,685	0	0
VANGUARD S/T BOND INDEX ETF	ETF FIXED TAXABLE	921937827	266	3,205	SH	SOLE	3,205	0	0
VANGUARD TOTAL BOND MKT INDXETF	ETF FIXED TAXABLE	921937835	3,253	36,825	SH	SOLE	36,825	0	0
VANGUARD W HIGH DIV YIELD ETF	ETF LARGE CAP/MULTI-CAP	921946406	4,991	63,359	SH	SOLE	61,635	1,724	0
VANGUARD W HIGH DIV YIELD ETF	ETF LARGE CAP/MULTI-CAP	921946406	68	865	SH	DFND	865	0	0
VANGUARD INFO TECH ETF	ETF S&P SECTOR	92204A702	16,967	60,881	SH	SOLE	60,881	0	0
VANGUARD INFO TECH ETF	ETF S&P SECTOR	92204A702	61	220	SH	DFND	220	0	0
VANGUARD FTSE ALL WRLD EX US ETF	ETF INTERNATIONAL	922042775	1,205	25,317	SH	SOLE	25,317	0	0
VANGUARD INTER-TERM CORP	ETF FIXED TAXABLE	92206C870	224	2,350	SH	SOLE	2,350	0	0
VANGUARD I S&P 500 COM	ETF LARGE CAP/MULTI-CAP	922908363	8,456	29,835	SH	SOLE	29,674	0	161
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	11,175	142,305	SH	SOLE	139,436	2,607	262
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	83	1,061	SH	DFND	1,061	0	0
VANGUARD MID-CAP INDEX ETF	ETF MID CAP	922908629	4,274	26,075	SH	SOLE	26,075	0	0
VANGUARD I LARGE CAP ETF	ETF LARGE CAP/MULTI-CAP	922908637	1,211	8,470	SH	SOLE	8,470	0	0
VANGUARD I EXTENDED MARKET ETF	ETF LARGE CAP/MULTI-CAP	922908652	548	4,630	SH	SOLE	4,630	0	0
VANGUARD SMALL-CAP ETF	ETF SMALL CAP	922908751	4,289	29,433	SH	SOLE	29,433	0	0
VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	5,501	99,784	SH	SOLE	98,538	1,046	200
VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	285	5,178	SH	DFND	5,178	0	0
VISA COM	COMMON STOCK	92826C839	13,193	68,300	SH	SOLE	68,200	100	0
VISA COM	COMMON STOCK	92826C839	89	462	SH	DFND	462	0	0
WAL MART STORES INC COM	COMMON STOCK	931142103	6,600	55,102	SH	SOLE	54,802	300	0
WAL MART STORES INC COM	COMMON STOCK	931142103	114	952	SH	DFND	952	0	0
WALGREEN BOOTS ALLIANCE INC COM	COMMON STOCK	931427108	210	4,954	SH	SOLE	4,954	0	0
WASTE MANAGEMENT INC COM	COMMON STOCK	94106L109	670	6,325	SH	SOLE	6,205	120	0
WASTE MANAGEMENT INC COM	COMMON STOCK	94106L109	79	750	SH	DFND	750	0	0
WELLS FARGO & CO COM	COMMON STOCK	949746101	619	24,204	SH	SOLE	23,607	597	0
XILINX INC COM	COMMON STOCK	983919101	4,632	47,074	SH	SOLE	46,976	25	73
XILINX INC COM	COMMON STOCK	983919101	195	1,982	SH	DFND	1,982	0	0