

The Securities and Exchange Commission has not necessarily reviewed the information in this filing and has not determined if it is accurate and complete.

The reader should not assume that the information is accurate and complete.

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549
FORM 13F
FORM 13F COVER PAGE

OMB APPROVAL	
OMB Number:	3235-0006
Expires:	Oct 31, 2018
Estimated average burden hours per response:	23.8

Report for the Calendar Year or Quarter Ended: 03-31-2022

Check here if Amendment Amendment Number:

This Amendment (Check only one.): is a restatement.
 adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: FIRST MERCHANTS CORP
Address: 200 East Jackson Street
Muncie, IN 47305

Form 13F File Number: 028-13037

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

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

Signature, Place, and Date of Signing:

Terry L. Blaker Muncie, IN 04-19-2022
[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: 354
Form 13F Information Table Value Total: 1,221,752
(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 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (x\$1000)	COLUMN 5			COLUMN 6 INVESTMENT DISCRETION	COLUMN 7 OTHER MANAGER	COLUMN 8		
				SHRS OR PRN AMT	SH/ PUT/ CALL	PRN CALL			SOLE	SHARED	NONE
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101	12,764	37,852	SH		SOLE	37,149	466	237	
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101	150	446	SH		DFND	446	0	0	
LINDE PLC COM	COMMON STOCK	G5494J103	4,680	14,652	SH		SOLE	14,504	25	123	
LINDE PLC COM	COMMON STOCK	G5494J103	3	10	SH		DFND	10	0	0	
MEDTRONIC INCORPORATED ADR	FOREIGN EQUITIES	G5960L103	3,924	35,370	SH		SOLE	34,869	482	19	
MEDTRONIC INCORPORATED ADR	FOREIGN EQUITIES	G5960L103	44	398	SH		DFND	398	0	0	
ALCON INC COM	FOREIGN EQUITIES	H01301128	3,463	43,655	SH		SOLE	43,374	150	131	
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	9,544	44,619	SH		SOLE	43,972	389	258	
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	275	1,287	SH		DFND	1,287	0	0	
AFLAC INC COM	COMMON STOCK	001055102	677	10,510	SH		SOLE	10,510	0	0	
AT&T INC COM	COMMON STOCK	00206R102	1,356	57,422	SH		SOLE	56,404	1,018	0	
ABBOTT LABS COM	COMMON STOCK	002824100	10,820	91,419	SH		SOLE	90,184	900	335	
ABBOTT LABS COM	COMMON STOCK	002824100	351	2,969	SH		DFND	2,969	0	0	
ABBVIE INC COM	COMMON STOCK	00287Y109	3,207	19,786	SH		SOLE	19,721	65	0	
ABBVIE INC COM	COMMON STOCK	00287Y109	259	1,600	SH		DFND	1,600	0	0	
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	4,512	9,904	SH		SOLE	9,112	725	67	
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	48	106	SH		DFND	106	0	0	
ADVANCED MICRO DEVICES INC COM	COMMON STOCK	007903107	252	2,302	SH		SOLE	2,302	0	0	
ALEXANDRIA RE EQUITIES INC COM	REAL ESTATE INVESTMENT TRUST	015271109	1,719	8,541	SH		SOLE	8,461	0	80	
ALEXANDRIA RE EQUITIES INC COM	REAL ESTATE INVESTMENT TRUST	015271109	1	4	SH		DFND	4	0	0	
ALLIANT CORP COM	COMMON STOCK	018802108	3,242	51,901	SH		SOLE	50,326	1,450	125	
ALLIANT CORP COM	COMMON STOCK	018802108	216	3,460	SH		DFND	3,460	0	0	

ALPHABET INC CL C COM	COMMON STOCK	02079K107	3,215	1,151	SH	SOLE	1,144	0	7
ALPHABET CL A COM	COMMON STOCK	02079K305	20,868	7,503	SH	SOLE	7,378	90	35
ALPHABET CL A COM	COMMON STOCK	02079K305	401	144	SH	DFND	144	0	0
AMAZON INC COM	COMMON STOCK	023135106	10,513	3,225	SH	SOLE	3,167	43	15
AMAZON INC COM	COMMON STOCK	023135106	150	46	SH	DFND	46	0	0
AMERICAN TOWER CORP REIT	REAL ESTATE INVESTMENT TRUST	03027X100	2,587	10,299	SH	SOLE	10,169	0	130
AMERICAN WATER CO INC COM	COMMON STOCK	030420103	1,517	9,162	SH	SOLE	8,969	17	176
AMERICAN WATER CO INC COM	COMMON STOCK	030420103	11	68	SH	DFND	68	0	0
AMERISOURCE-BERGEN CORP COM	COMMON STOCK	03073E105	681	4,403	SH	SOLE	4,376	19	8
AMERISOURCE-BERGEN CORP COM	COMMON STOCK	03073E105	13	87	SH	DFND	87	0	0
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	6,942	23,113	SH	SOLE	22,686	363	64
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	119	397	SH	DFND	397	0	0
AMGEN INC COM	COMMON STOCK	031162100	5,387	22,276	SH	SOLE	22,199	74	3
AMGEN INC COM	COMMON STOCK	031162100	50	206	SH	DFND	206	0	0
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	7,253	96,255	SH	SOLE	95,715	0	540
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	18	233	SH	DFND	233	0	0
ANSYS, INC. COM	COMMON STOCK	03662Q105	739	2,326	SH	SOLE	2,269	0	57
ANTHEM INC COM	COMMON STOCK	036752103	853	1,736	SH	SOLE	1,736	0	0
APPLE COMPUTER INC COM	COMMON STOCK	037833100	42,090	241,053	SH	SOLE	238,412	1,822	819
APPLE COMPUTER INC COM	COMMON STOCK	037833100	775	4,439	SH	DFND	4,439	0	0
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	14,095	61,946	SH	SOLE	60,871	746	329
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	297	1,307	SH	DFND	1,307	0	0
BALL CORP COM	COMMON STOCK	058498106	3,552	39,464	SH	SOLE	39,464	0	0
BANK OF AMERICA CORP COM	COMMON STOCK	060505104	204	4,958	SH	SOLE	4,880	0	78
BAXTER INTERNATIONAL INC COM	COMMON STOCK	071813109	1,952	25,171	SH	SOLE	24,421	650	100
BAXTER INTERNATIONAL INC COM	COMMON STOCK	071813109	124	1,600	SH	DFND	1,600	0	0
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	4,102	15,420	SH	SOLE	14,910	350	160
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	116	437	SH	DFND	437	0	0
BERKSHIRE HATHAWAY CL A	COMMON STOCK	084670108	1,058	2	SH	SOLE	2	0	0

COM										
BERKSHIRE HATHAWAY CL B COM	COMMON STOCK	084670702	5,783	16,386	SH	SOLE		16,187	131	68
BLACKROCK INC COM	COMMON STOCK	09247X101	6,394	8,368	SH	SOLE		8,314	13	41
BLACKROCK INC COM	COMMON STOCK	09247X101	96	125	SH	DFND		125	0	0
BRISTOL-MYERS SQUIBB COM	COMMON STOCK	110122108	332	4,540	SH	SOLE		4,500	0	40
BROADCOM INC NPV COM	COMMON STOCK	11135F101	12,938	20,548	SH	SOLE		20,404	40	104
BROADCOM INC NPV COM	COMMON STOCK	11135F101	171	272	SH	DFND		272	0	0
BROWN & BROWN INC COM	COMMON STOCK	115236101	2,575	35,633	SH	SOLE		33,533	2,100	0
BROWN & BROWN INC COM	COMMON STOCK	115236101	71	980	SH	DFND		980	0	0
CME GROUP COM	COMMON STOCK	12572Q105	300	1,262	SH	SOLE		1,250	0	12
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	3,799	37,540	SH	SOLE		37,334	81	125
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	23	225	SH	DFND		225	0	0
CANADIAN NATIONAL RAILWAY ADR	FOREIGN EQUITIES	136375102	4,285	31,945	SH	SOLE		31,880	0	65
CASEY'S GENERAL STORE COM	COMMON STOCK	147528103	1,778	8,974	SH	SOLE		8,974	0	0
CATERPILLAR INC. COM	COMMON STOCK	149123101	3,963	17,787	SH	SOLE		17,642	0	145
CERNER CORP COM	COMMON STOCK	156782104	1,383	14,779	SH	SOLE		14,779	0	0
CERNER CORP COM	COMMON STOCK	156782104	19	200	SH	DFND		200	0	0
CHARLES RIV LABS INTL INC COM	COMMON STOCK	159864107	1,875	6,604	SH	SOLE		6,292	251	61
CHEVRON CORP COM	COMMON STOCK	166764100	8,954	54,993	SH	SOLE		54,394	474	125
CHEVRON CORP COM	COMMON STOCK	166764100	243	1,495	SH	DFND		1,495	0	0
CISCO SYSTEMS COM	COMMON STOCK	17275R102	9,184	164,743	SH	SOLE		162,367	1,807	569
CISCO SYSTEMS COM	COMMON STOCK	17275R102	226	4,051	SH	DFND		4,051	0	0
COCA COLA CO COM	COMMON STOCK	191216100	1,471	23,733	SH	SOLE		23,606	109	18
COCA COLA CO COM	COMMON STOCK	191216100	47	750	SH	DFND		750	0	0
COGNIZANT TECHNOLOGY COM	COMMON STOCK	192446102	7,939	88,532	SH	SOLE		87,982	0	550
COGNIZANT TECHNOLOGY COM	COMMON STOCK	192446102	36	397	SH	DFND		397	0	0
COLGATE PALMOLIVE CO COM	COMMON STOCK	194162103	829	10,935	SH	SOLE		10,435	500	0
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	10,509	224,515	SH	SOLE		222,321	820	1,374
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	162	3,456	SH	DFND		3,456	0	0
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	2,244	22,443	SH	SOLE		21,696	700	47

CONOCOPHILLIPS COM	COMMON STOCK	20825C104	90	900	SH	DFND	900	0	0
CORNING INC COM	COMMON STOCK	219350105	1,621	43,934	SH	SOLE	43,172	762	0
CORNING INC COM	COMMON STOCK	219350105	136	3,675	SH	DFND	3,675	0	0
CORTEVA INC COM	COMMON STOCK	22052L104	4,201	73,102	SH	SOLE	72,646	0	456
CORTEVA INC COM	COMMON STOCK	22052L104	40	693	SH	DFND	693	0	0
COSTCO COMPANIES INC COM	COMMON STOCK	22160K105	14,312	24,854	SH	SOLE	24,459	256	139
COSTCO COMPANIES INC COM	COMMON STOCK	22160K105	102	178	SH	DFND	178	0	0
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	673	4,864	SH	SOLE	4,789	0	75
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	21	150	SH	DFND	150	0	0
CUMMINS INC COM	COMMON STOCK	231021106	4,442	21,655	SH	SOLE	21,608	25	22
CUMMINS INC COM	COMMON STOCK	231021106	60	292	SH	DFND	292	0	0
CUSTOM TRUCK ONE SOURCE INC	COMMON STOCK	23204X103	168	20,000	SH	SOLE	20,000	0	0
DANAHER CORP COM	COMMON STOCK	235851102	8,609	29,351	SH	SOLE	28,397	818	136
DANAHER CORP COM	COMMON STOCK	235851102	53	180	SH	DFND	180	0	0
DEERE & CO COM	COMMON STOCK	244199105	577	1,390	SH	SOLE	1,385	0	5
DEERE & CO COM	COMMON STOCK	244199105	42	100	SH	DFND	100	0	0
DIAGEO PLC SPONSORED ADR	FOREIGN EQUITIES	25243Q205	203	1,000	SH	SOLE	1,000	0	0
DIGITAL REALTY TRUST REIT	REAL ESTATE INVESTMENT TRUST	253868103	723	5,099	SH	SOLE	5,058	0	41
DIGITAL REALTY TRUST REIT	REAL ESTATE INVESTMENT TRUST	253868103	3	20	SH	DFND	20	0	0
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	6,565	47,861	SH	SOLE	46,993	535	333
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	163	1,189	SH	DFND	1,189	0	0
DOMINION RESOURCES INC NEW COM	COMMON STOCK	25746U109	941	11,075	SH	SOLE	10,934	66	75
DUKE REALTY CORP COM	REAL ESTATE INVESTMENT TRUST	264411505	955	16,443	SH	SOLE	16,361	0	82
EOG RESOURCES INC COM	COMMON STOCK	26875P101	3,994	33,498	SH	SOLE	32,898	36	564
EOG RESOURCES INC COM	COMMON STOCK	26875P101	37	312	SH	DFND	312	0	0
ECOLAB INC COM	COMMON STOCK	278865100	1,528	8,655	SH	SOLE	8,220	350	85
ECOLAB INC COM	COMMON STOCK	278865100	13	75	SH	DFND	75	0	0
EDWARDS LIFESCIENCES CORP COM	COMMON STOCK	28176E108	6,150	52,245	SH	SOLE	52,157	0	88
EDWARDS LIFESCIENCES CORP COM	COMMON STOCK	28176E108	3	23	SH	DFND	23	0	0
ELECTRONIC ARTS	COMMON	285512109	219	1,730	SH	SOLE	1,635	0	95

INC COM	STOCK									
EMERSON ELEC CO COM	COMMON STOCK	291011104	2,604	26,558	SH	SOLE	26,388	0	170	
EMERSON ELEC CO COM	COMMON STOCK	291011104	167	1,700	SH	DFND	1,700	0	0	
EQUINIX INC REIT	REAL ESTATE INVESTMENT TRUST	29444U700	755	1,018	SH	SOLE	1,018	0	0	
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	2,812	34,053	SH	SOLE	32,851	1,102	100	
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	60	725	SH	DFND	725	0	0	
META PLATFORMS INC	COMMON STOCK	30303M102	2,345	10,545	SH	SOLE	10,265	148	132	
META PLATFORMS INC	COMMON STOCK	30303M102	12	55	SH	DFND	55	0	0	
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	2,401	57,735	SH	SOLE	57,735	0	0	
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	177	4,250	SH	DFND	4,250	0	0	
FORTIVE CORP COM	COMMON STOCK	34959J108	485	7,961	SH	SOLE	7,814	110	37	
FOX COM	COMMON STOCK	35137L105	3,181	80,624	SH	SOLE	80,295	0	329	
GENERAL MILLS COM	COMMON STOCK	370334104	209	3,083	SH	SOLE	3,083	0	0	
GENUINE PARTS CO COM	COMMON STOCK	372460105	3,287	26,086	SH	SOLE	25,471	565	50	
GENUINE PARTS CO COM	COMMON STOCK	372460105	242	1,923	SH	DFND	1,923	0	0	
GRACO INC COM	COMMON STOCK	384109104	4,145	59,451	SH	SOLE	58,396	816	239	
GRACO INC COM	COMMON STOCK	384109104	38	539	SH	DFND	539	0	0	
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	2,829	14,355	SH	SOLE	14,310	0	45	
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	44	222	SH	DFND	222	0	0	
HOME DEPOT INC COM	COMMON STOCK	437076102	9,669	32,303	SH	SOLE	31,924	139	240	
HOME DEPOT INC COM	COMMON STOCK	437076102	180	602	SH	DFND	602	0	0	
HONEYWELL INTL INC COM	COMMON STOCK	438516106	7,415	38,107	SH	SOLE	37,582	323	202	
HONEYWELL INTL INC COM	COMMON STOCK	438516106	136	697	SH	DFND	697	0	0	
HORMEL FOODS CORP COM	COMMON STOCK	440452100	4,546	88,214	SH	SOLE	87,779	63	372	
HORMEL FOODS CORP COM	COMMON STOCK	440452100	35	679	SH	DFND	679	0	0	
INTEL CORP COM	COMMON STOCK	458140100	3,663	73,903	SH	SOLE	73,130	368	405	
INTEL CORP COM	COMMON STOCK	458140100	50	1,000	SH	DFND	1,000	0	0	
INVESCO ULTRA SHORT DURATIONEFT	ETF FIXED TAXABLE	46090A887	13,920	279,362	SH	SOLE	270,649	7,263	1,450	
INVESCO S&P 500 EQ WEIGHT ETF	ETF LARGE CAP/MULTI-CAP	46137V357	3,028	19,201	SH	SOLE	18,919	282	0	
INVESCO S&P 500 EQ WEIGHT ETF	ETF LARGE CAP/MULTI-CAP	46137V357	177	1,120	SH	DFND	1,120	0	0	
S&P TOTAL CORE I SHARES	ETF SPECIALITY	464287150	224	2,220	SH	SOLE	2,220	0	0	
DOW JONES SELECT DIVIDEND ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287168	559	4,365	SH	SOLE	3,865	500	0	

S&P 500 INDEX I SHARES	ETF LARGE CAP/MULTI-CAP	464287200	2,003	4,414	SH	SOLE	4,414	0	0
BARCLAYS AGGREGATE BOND ETF ISHARES	ETF FIXED TAXABLE	464287226	68,350	638,194	SH	SOLE	610,821	22,703	4,670
MSCI EMERGING MARKET INDEX ETF ISHARES	ETF EMERGING MARKET	464287234	3,787	83,875	SH	SOLE	80,475	3,337	63
S&P 500 GROWTH ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287309	29,192	382,194	SH	SOLE	368,147	12,737	1,310
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	16,010	102,816	SH	SOLE	99,445	3,145	226
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	16	100	SH	DFND	100	0	0
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	138	1,876	SH	SOLE	1,876	0	0
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	217	2,943	SH	DFND	2,943	0	0
RUSSELL MID CAP VALUE INDEX ISHARES ETF	ETF MID CAP	464287473	212	1,770	SH	SOLE	1,770	0	0
RUSSELL MID CAP GROWTH INDEX ISHARES ETF	ETF MID CAP	464287481	6,930	68,958	SH	SOLE	67,012	1,587	359
RUSSELL MID CAP INDEX ISHARES ETF	ETF MID CAP	464287499	8,314	106,538	SH	SOLE	106,081	0	457
S&P MID CAP 400 ETF ISHARES	ETF MID CAP	464287507	1,385	5,160	SH	SOLE	5,160	0	0
NASDAQ BIOTECH INDEX ETF	COMMON STOCK	464287556	1,373	10,540	SH	SOLE	9,765	675	100
NASDAQ BIOTECH INDEX ETF	COMMON STOCK	464287556	20	150	SH	DFND	150	0	0
ISHARES TR U.S. CNSM SV ETF	ETF LARGE CAP/MULTI-CAP	464287580	239	3,179	SH	SOLE	2,919	260	0
RUSSELL 1000 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287598	2,892	17,423	SH	SOLE	17,423	0	0
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	16,640	215,346	SH	SOLE	211,610	3,280	456
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	153	1,984	SH	DFND	1,984	0	0
RUSSELL 1000 GROWTH ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287614	297	1,070	SH	SOLE	1,070	0	0
RUSSELL 200 GROWTH ETF	ETF LARGE CAP/MULTI-CAP	464287648	384	1,500	SH	SOLE	1,500	0	0
RUSSELL 2000 INDEX ETF ISHARES	ETF SMALL CAP	464287655	7,883	38,401	SH	SOLE	37,884	420	97
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	18,657	170,170	SH	SOLE	168,354	1,322	494
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	236	2,151	SH	DFND	2,151	0	0
US TELECOMM ISHARES ETF	SMALL CAP STRATEGY	464287713	555	18,576	SH	SOLE	18,184	153	239
US TECHNOLOGY ISHARES ETF	COMMON STOCK	464287721	31,466	305,375	SH	SOLE	295,157	8,108	2,110
ISHARES TR US INDUSTRIALS	ETF LARGE CAP/MULTI-CAP	464287754	314	2,976	SH	SOLE	2,848	128	0
ISHARES TR US HLTHCARE ETF	ETF LARGE CAP/MULTI-CAP	464287762	579	2,005	SH	SOLE	1,905	100	0
ISHARES TR U.S.	ETF LARGE	464287788	346	4,092	SH	SOLE	3,892	200	0

FINLS ETF	CAP/MULTI-CAP								
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	30,526	282,962	SH	SOLE	275,549	5,714	1,699
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	97	895	SH	DFND	895	0	0
ISHARES TR U.S. CNSM GD ETF	ETF LARGE CAP/MULTI-CAP	464287812	317	1,582	SH	SOLE	1,475	107	0
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	5,589	54,585	SH	SOLE	53,951	492	142
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	65	632	SH	DFND	632	0	0
S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	6,090	48,680	SH	SOLE	48,482	92	106
S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	97	776	SH	DFND	776	0	0
JPM EMERGING MARKETS ISHARES	ETF FIXED TAXABLE	464288281	4,504	46,070	SH	SOLE	44,480	1,257	333
ISHARES TR INTL SEL DIV ETF	ETF INTERNATIONAL	464288448	673	21,201	SH	SOLE	20,823	378	0
ISHARES PREFERRED & INC ETF	ETF PREFERRED	464288687	1,163	31,944	SH	SOLE	29,221	2,723	0
ISHARES TR MICRO-CAP ETF	ETF SMALL CAP	464288869	281	2,178	SH	SOLE	2,178	0	0
MSCI EMERGING MKTS CORE ISHARES	ETF EMERGING MARKET	46434G103	1,157	20,831	SH	SOLE	20,405	43	383
LC CORE DVD GROWTH	ETF LARGE CAP/MULTI-CAP	46434V621	303	5,669	SH	SOLE	5,669	0	0
J P MORGAN CHASE & CO COM	COMMON STOCK	46625H100	7,646	56,086	SH	SOLE	55,404	422	260
J P MORGAN CHASE & CO COM	COMMON STOCK	46625H100	41	300	SH	DFND	300	0	0
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	12,257	69,158	SH	SOLE	67,849	1,003	306
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	590	3,330	SH	DFND	3,330	0	0
KEYCORP COM	COMMON STOCK	493267108	235	10,489	SH	SOLE	10,489	0	0
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	2,945	23,910	SH	SOLE	23,471	439	0
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	351	2,850	SH	DFND	2,850	0	0
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	11,895	47,872	SH	SOLE	46,947	570	355
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	149	600	SH	DFND	600	0	0
LA-Z BOY INC COM	COMMON STOCK	505336107	682	25,862	SH	SOLE	25,862	0	0
LAM RESEARCH CORP COM	COMMON STOCK	512807108	6,431	11,962	SH	SOLE	11,890	42	30
LAM RESEARCH CORP COM	COMMON STOCK	512807108	51	95	SH	DFND	95	0	0
LILLY ELI & CO COM	COMMON STOCK	532457108	10,427	36,411	SH	SOLE	36,001	64	346
LILLY ELI & CO COM	COMMON STOCK	532457108	7,651	26,718	SH	DFND	26,718	0	0
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	3,654	8,279	SH	SOLE	7,979	219	81

COM										
LOCKHEED MARTIN CORP COM	COMMON STOCK	539830109	72	164	SH	DFND	164	0	0	
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	13,762	68,067	SH	SOLE	67,284	326	457	
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	260	1,285	SH	DFND	1,285	0	0	
MDU RES GROUP INC COM	COMMON STOCK	552690109	1,505	56,486	SH	SOLE	54,211	2,000	275	
MDU RES GROUP INC COM	COMMON STOCK	552690109	13	506	SH	DFND	506	0	0	
MARKETTAXESS HOLDINGS INC COM	COMMON STOCK	57060D108	1,547	4,548	SH	SOLE	4,311	204	33	
MASIMO CORP COM	COMMON STOCK	574795100	1,148	7,891	SH	SOLE	7,643	248	0	
MCDONALDS CORP COM	COMMON STOCK	580135101	2,595	10,495	SH	SOLE	10,463	24	8	
MCDONALDS CORP COM	COMMON STOCK	580135101	59	239	SH	DFND	239	0	0	
MERCK & CO INC COM	COMMON STOCK	58933Y105	376	4,582	SH	SOLE	4,582	0	0	
MERCK & CO INC COM	COMMON STOCK	58933Y105	82	1,000	SH	DFND	1,000	0	0	
MICROSOFT CORPORATION COM	COMMON STOCK	594918104	30,168	97,852	SH	SOLE	96,105	1,299	448	
MICROSOFT CORPORATION COM	COMMON STOCK	594918104	694	2,251	SH	DFND	2,251	0	0	
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	4,253	56,604	SH	SOLE	54,082	2,072	450	
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	398	5,300	SH	DFND	5,300	0	0	
NATIONAL VISION HLDGS INC COM	COMMON STOCK	63845R107	824	18,918	SH	SOLE	17,968	950	0	
NETFLIX INC COM	COMMON STOCK	64110L106	412	1,100	SH	SOLE	1,100	0	0	
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	5,864	69,220	SH	SOLE	68,341	731	148	
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	817	9,647	SH	DFND	9,647	0	0	
NIKE INC CL B COM	COMMON STOCK	654106103	1,450	10,776	SH	SOLE	10,649	0	127	
NORTHERN TR CORP COM	COMMON STOCK	665859104	3,965	34,049	SH	SOLE	32,716	1,102	231	
NORTHERN TR CORP COM	COMMON STOCK	665859104	115	990	SH	DFND	990	0	0	
NOVARTIS A G SPONSORED ADR	FOREIGN EQUITIES	66987V109	221	2,515	SH	SOLE	2,515	0	0	
NUCOR CORP COM	COMMON STOCK	670346105	2,288	15,389	SH	SOLE	15,141	108	140	
NUCOR CORP COM	COMMON STOCK	670346105	189	1,270	SH	DFND	1,270	0	0	
NVIDIA CORP COM	COMMON STOCK	67066G104	4,072	14,925	SH	SOLE	11,205	3,640	80	
NUVEEN MUNI VALUE INCOME	CLOSED END FIXED TAX FREE	670928100	121	12,623	SH	SOLE	12,623	0	0	
O'REILLY AUTOMOTIVE INC COM	COMMON STOCK	67103H107	4,942	7,215	SH	SOLE	7,183	0	32	
OMNICOM GROUP	COMMON	681919106	6,087	71,714	SH	SOLE	70,361	1,137	216	

INC COM	STOCK									
OMNICOM GROUP INC COM	COMMON STOCK	681919106	125	1,478	SH	DFND	1,478	0	0	
OMNICELL INC COM	COMMON STOCK	68213N109	2,051	15,837	SH	SOLE	15,402	404	31	
ORACLE CORP COM	COMMON STOCK	68389X105	2,032	24,561	SH	SOLE	23,106	1,300	155	
ORACLE CORP COM	COMMON STOCK	68389X105	12	150	SH	DFND	150	0	0	
OUTLOOK THERAPEUTICS INC	COMMON STOCK	69012T206	182	102,770	SH	SOLE	102,770	0	0	
PALO ALTO NETWORKS INC COM	COMMON STOCK	697435105	321	515	SH	SOLE	515	0	0	
PAYPAL HOLDINGS COM	COMMON STOCK	70450Y103	2,198	19,008	SH	SOLE	18,716	110	182	
PAYPAL HOLDINGS COM	COMMON STOCK	70450Y103	2	20	SH	DFND	20	0	0	
PEPSICO INC COM	COMMON STOCK	713448108	12,248	73,174	SH	SOLE	71,819	1,074	281	
PEPSICO INC COM	COMMON STOCK	713448108	354	2,112	SH	DFND	2,112	0	0	
PFIZER INC COM	COMMON STOCK	717081103	10,001	193,183	SH	SOLE	191,137	1,076	970	
PFIZER INC COM	COMMON STOCK	717081103	258	4,989	SH	DFND	4,989	0	0	
PHILIP MORRIS INTL INC COM	COMMON STOCK	718172109	195	2,078	SH	SOLE	2,052	0	26	
PHILIP MORRIS INTL INC COM	COMMON STOCK	718172109	19	200	SH	DFND	200	0	0	
PHILLIPS 66 COM	COMMON STOCK	718546104	1,099	12,725	SH	SOLE	12,725	0	0	
PHILLIPS 66 COM	COMMON STOCK	718546104	130	1,500	SH	DFND	1,500	0	0	
POOL CORPORATION COM	COMMON STOCK	73278L105	1,958	4,631	SH	SOLE	4,441	190	0	
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	8,431	55,763	SH	SOLE	55,015	556	192	
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	105	692	SH	DFND	692	0	0	
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	8,404	54,998	SH	SOLE	53,997	937	64	
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	425	2,781	SH	DFND	2,781	0	0	
PROLOGIS INC REIT	REAL ESTATE INVESTMENT TRUST	74340W103	719	4,451	SH	SOLE	4,446	0	5	
PROLOGIS INC REIT	REAL ESTATE INVESTMENT TRUST	74340W103	1	6	SH	DFND	6	0	0	
PUBLIC STORAGE INC. CLASS A REIT	REAL ESTATE INVESTMENT TRUST	74460D109	846	2,167	SH	SOLE	1,994	173	0	
RAYTHEON TECHNOLOGIES COM	COMMON STOCK	75513E101	7,264	73,320	SH	SOLE	71,931	1,298	91	
RAYTHEON TECHNOLOGIES COM	COMMON STOCK	75513E101	73	735	SH	DFND	735	0	0	
REALTY INCOME CORP REIT	REAL ESTATE INVESTMENT TRUST	756109104	2,292	33,077	SH	SOLE	31,881	599	597	
REALTY INCOME CORP REIT	REAL ESTATE INVESTMENT TRUST	756109104	3	48	SH	DFND	48	0	0	

REPUBLIC SERVICES INC COM	COMMON STOCK	760759100	333	2,510	SH	SOLE	2,500	0	10
ROPER INDS INC NEW COM	COMMON STOCK	776696106	4,729	10,015	SH	SOLE	9,922	0	93
ROPER INDS INC NEW COM	COMMON STOCK	776696106	29	61	SH	DFND	61	0	0
S&P GLOBAL INC COM	COMMON STOCK	78409V104	4,524	11,030	SH	SOLE	10,883	32	115
S&P GLOBAL INC COM	COMMON STOCK	78409V104	5	13	SH	DFND	13	0	0
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	5,342	11,829	SH	SOLE	11,829	0	0
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	3,410	7,550	SH	DFND	7,550	0	0
SPDR GOLD ETF	ETF COMMODITY	78463V107	218	1,209	SH	SOLE	1,147	0	62
BARCLAYS CONVERTIBLE SEC ETF SPDR	ETF FIXED TAXABLE	78464A359	820	10,650	SH	SOLE	10,650	0	0
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	9,642	19,660	SH	SOLE	19,259	401	0
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	238	485	SH	DFND	485	0	0
B/B HIGH YIELD BOND SPDR ETF	ETF FIXED TAXABLE	78468R622	6,449	62,919	SH	SOLE	61,020	1,500	399
SALESFORCE.COM COM	COMMON STOCK	79466L302	314	1,477	SH	SOLE	1,477	0	0
CHARLES SCHWAB CORP COM	COMMON STOCK	808513105	8,184	97,075	SH	SOLE	96,418	199	458
CHARLES SCHWAB CORP COM	COMMON STOCK	808513105	37	434	SH	DFND	434	0	0
SCHWAB INTERNATIONAL DVD ETF	ETF INTERNATIONAL	808524672	2,395	93,251	SH	SOLE	92,130	500	621
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	8,271	104,861	SH	SOLE	104,861	0	0
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	73	929	SH	DFND	929	0	0
CHARLES SCHWAB INTERMEDIATE	ETF FIXED TAXABLE	808524854	1,517	28,483	SH	SOLE	27,513	937	33
SCHWAB STRATEGIC S/T US TREASURY ETF	ETF FIXED TAXABLE	808524862	971	19,594	SH	SOLE	19,435	159	0
SCHWAB STRATEGIC TR US TIPS ETF	ETF FIXED TAXABLE	808524870	261	4,300	SH	SOLE	4,300	0	0
MATERIALS SECTOR ETF SPDR	COMMON STOCK	81369Y100	6,198	70,313	SH	SOLE	68,830	1,192	291
MATERIALS SECTOR ETF SPDR	COMMON STOCK	81369Y100	96	1,085	SH	DFND	1,085	0	0
HEALTHCARE SECTOR ETF SPDR	COMMON STOCK	81369Y209	12,302	89,800	SH	SOLE	86,893	2,400	507
CONSUMER STAPLES SECTOR ETF SPDR	COMMON STOCK	81369Y308	10,266	135,290	SH	SOLE	131,622	3,309	359
CONSUMER DISCRETION SECTOR ETF	COMMON STOCK	81369Y407	8,782	47,472	SH	SOLE	46,626	440	406
CONSUMER DISCRETION SECTOR ETF	COMMON STOCK	81369Y407	42	225	SH	DFND	225	0	0
ENERGY SECTOR ETF SPDR	COMMON STOCK	81369Y506	3,358	43,929	SH	SOLE	42,940	828	161
FINANCIAL SECTOR ETF SPDR	COMMON STOCK	81369Y605	4,464	116,521	SH	SOLE	113,484	1,773	1,264

INDUSTRIAL SECTOR ETF SPDR	COMMON STOCK	81369Y704	4,303	41,785	SH	SOLE	41,082	360	343
TECHNOLOGY SELECT SECTOR ETF SPDR	COMMON STOCK	81369Y803	1,761	11,083	SH	SOLE	11,000	0	83
COMM SERVICES SPDR	COMMON STOCK	81369Y852	4,017	58,405	SH	SOLE	56,455	1,366	584
COMM SERVICES SPDR	COMMON STOCK	81369Y852	18	257	SH	DFND	257	0	0
REAL ESTATE SELECT SEC ETF	COMMON STOCK	81369Y860	4,670	96,659	SH	SOLE	96,382	0	277
REAL ESTATE SELECT SEC ETF	COMMON STOCK	81369Y860	63	1,304	SH	DFND	1,304	0	0
UTILITIES SECTOR ETF	COMMON STOCK	81369Y886	3,637	48,856	SH	SOLE	47,148	1,458	250
SERVICE NOW INC COM	COMMON STOCK	81762P102	2,838	5,096	SH	SOLE	5,061	20	15
SITEONE LANDSCAPE SUPPLY INCCOM	COMMON STOCK	82982L103	2,038	12,604	SH	SOLE	12,272	332	0
SLEEP NUMBER CORP COM	COMMON STOCK	83125X103	836	16,492	SH	SOLE	15,718	694	80
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	2,785	20,568	SH	SOLE	20,045	523	0
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	105	773	SH	DFND	773	0	0
STARBUCKS CORP COM	COMMON STOCK	855244109	3,941	43,326	SH	SOLE	43,108	0	218
STARBUCKS CORP COM	COMMON STOCK	855244109	43	478	SH	DFND	478	0	0
STRYKER CORP COM	COMMON STOCK	863667101	15,566	58,226	SH	SOLE	57,452	567	207
STRYKER CORP COM	COMMON STOCK	863667101	145	541	SH	DFND	541	0	0
SYSCO CORP COM	COMMON STOCK	871829107	1,236	15,138	SH	SOLE	14,218	900	20
SYSCO CORP COM	COMMON STOCK	871829107	16	200	SH	DFND	200	0	0
TJX COS INC NEW COM	COMMON STOCK	872540109	4,956	81,812	SH	SOLE	80,812	575	425
TJX COS INC NEW COM	COMMON STOCK	872540109	74	1,225	SH	DFND	1,225	0	0
TARGET CORP COM	COMMON STOCK	87612E106	239	1,126	SH	SOLE	1,101	0	25
TESLA MOTORS INC COM	COMMON STOCK	88160R101	792	735	SH	SOLE	735	0	0
TEXAS INSTRS INC COM	COMMON STOCK	882508104	6,804	37,085	SH	SOLE	36,779	213	93
TEXAS INSTRS INC COM	COMMON STOCK	882508104	68	372	SH	DFND	372	0	0
THERMO FISHER SCIENTIFIC INCCOM	COMMON STOCK	883556102	413	700	SH	SOLE	700	0	0
3M COMPANY COM	COMMON STOCK	88579Y101	1,001	6,722	SH	SOLE	6,414	308	0
3M COMPANY COM	COMMON STOCK	88579Y101	103	690	SH	DFND	690	0	0
TORO CO COM	COMMON STOCK	891092108	1,047	12,247	SH	SOLE	11,906	341	0
TRAVELERS INC COM	COMMON STOCK	89417E109	904	4,949	SH	SOLE	4,899	0	50
TRAVELERS INC COM	COMMON STOCK	89417E109	31	167	SH	DFND	167	0	0
TRUIST FINANCIAL COM	COMMON STOCK	89832Q109	7,172	126,486	SH	SOLE	124,732	1,230	524
TRUIST FINANCIAL	COMMON	89832Q109	71	1,256	SH	DFND	1,256	0	0

COM	STOCK									
US BANCORP DEL COM	COMMON STOCK	902973304	2,288	43,055	SH	SOLE	41,936	997	122	
US BANCORP DEL COM	COMMON STOCK	902973304	16	300	SH	DFND	300	0	0	
UNION PAC CORP COM	COMMON STOCK	907818108	5,283	19,338	SH	SOLE	19,150	150	38	
UNION PAC CORP COM	COMMON STOCK	907818108	34	125	SH	DFND	125	0	0	
UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	745	3,474	SH	SOLE	3,311	110	53	
UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	236	1,100	SH	DFND	1,100	0	0	
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	12,315	24,150	SH	SOLE	23,959	45	146	
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	58	114	SH	DFND	114	0	0	
VF CORP COM	COMMON STOCK	918204108	4,022	70,735	SH	SOLE	69,094	1,075	566	
VF CORP COM	COMMON STOCK	918204108	83	1,466	SH	DFND	1,466	0	0	
VALERO ENERGY NEW COM	COMMON STOCK	91913Y100	4,212	41,486	SH	SOLE	41,389	0	97	
VALERO ENERGY NEW COM	COMMON STOCK	91913Y100	1	10	SH	DFND	10	0	0	
VANECK ETF TRUST GOLD MINERS ETF	ETF COMMODITY	92189F106	368	9,600	SH	SOLE	9,600	0	0	
VANECK ETF TRUST JUNIOR GOLD MINE	ETF COMMODITY	92189F791	267	5,700	SH	SOLE	5,700	0	0	
VANGUARD INTERMEDIATE-TERM	ETF FIXED TAXABLE	921937819	15,884	193,949	SH	SOLE	186,725	5,723	1,501	
VANGUARD W HIGH DIV YIELD ETF	ETF LARGE CAP/MULTI-CAP	921946406	4,573	40,740	SH	SOLE	40,397	343	0	
VANGUARD TOTAL INTL BD IDX ETF	ETF FIXED TAXABLE	92203J407	7,039	134,257	SH	SOLE	129,951	3,425	881	
VANGUARD INFO TECH ETF	COMMON STOCK	92204A702	22,170	53,234	SH	SOLE	53,234	0	0	
VANGUARD INFO TECH ETF	COMMON STOCK	92204A702	81	195	SH	DFND	195	0	0	
VANGUARD FTSE ALL WRLD EX US ETF	ETF INTERNATIONAL	922042775	1,457	25,292	SH	SOLE	25,292	0	0	
VANGUARD INTER-TERM CORP	ETF FIXED TAXABLE	92206C870	393	4,564	SH	SOLE	4,564	0	0	
VANGUARD TAX-EXEMPT BOND	ETF FIXED TAX FREE	922907746	335	6,500	SH	SOLE	6,500	0	0	
VANGUARD I S&P 500 COM	ETF LARGE CAP/MULTI-CAP	922908363	14,604	35,178	SH	SOLE	35,043	0	135	
VANGUARD I S&P 500 COM	ETF LARGE CAP/MULTI-CAP	922908363	48	115	SH	DFND	115	0	0	
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	12,994	119,902	SH	SOLE	117,552	2,137	213	
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	74	681	SH	DFND	681	0	0	
VANGUARD MID-CAP INDEX ETF	ETF MID CAP	922908629	5,600	23,546	SH	SOLE	23,546	0	0	
VANGUARD I LARGE CAP ETF	ETF LARGE CAP/MULTI-CAP	922908637	1,645	7,892	SH	SOLE	7,892	0	0	
VANGUARD I EXTENDED MARKET ETF	ETF LARGE CAP/MULTI-CAP	922908652	740	4,467	SH	SOLE	4,467	0	0	
VANGUARD SMALL-CAP ETF	ETF SMALL CAP	922908751	5,612	26,408	SH	SOLE	26,408	0	0	

VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	4,931	96,827	SH	SOLE	95,851	726	250
VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	111	2,182	SH	DFND	2,182	0	0
VISA COM	COMMON STOCK	92826C839	17,910	80,760	SH	SOLE	80,227	290	243
VISA COM	COMMON STOCK	92826C839	172	776	SH	DFND	776	0	0
WAL MART STORES INC COM	COMMON STOCK	931142103	7,853	52,734	SH	SOLE	52,009	425	300
WAL MART STORES INC COM	COMMON STOCK	931142103	127	852	SH	DFND	852	0	0
WASTE MANAGEMENT INC COM	COMMON STOCK	94106L109	388	2,450	SH	SOLE	2,450	0	0
WELLS FARGO & CO COM	COMMON STOCK	949746101	533	11,000	SH	SOLE	11,000	0	0
YETI HOLDINGS INC	COMMON STOCK	98585X104	2,228	37,152	SH	SOLE	36,071	884	197