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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: [12-31-2022](#)

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: [Candy Shannon](#)
Title: [Vice President](#)
Phone: [765-747-1315](#)

Signature, Place, and Date of Signing:

[Candy Shannon](#) [Muncie, IN](#) [01-20-2023](#)
[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: [374](#)
Form 13F Information Table Value Total: [1,091,691,495](#)
(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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UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 13F

OMB APPROVAL

OMB Number: 3235-0006
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FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5			COLUMN 6	COLUMN 7	COLUMN 8		
				VALUE	SHRS OR	SH/ PUT/			INVESTMENT	OTHER	VOTING AUTHORITY
NAME OF ISSUER	TITLE OF CLASS	CUSIP	(x\$1000)	PRN AMT	PRN	CALL	DISCRETION	MANAGER	SOLE	SHARED	NONE
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101	11,599,698	43,473	SH		SOLE		42,720	516	237
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101	102,995	386	SH		DFND		386	0	0
LINDE PLC COM	COMMON STOCK	G5494J103	5,606,742	17,190	SH		SOLE		17,012	55	123
LINDE PLC COM	COMMON STOCK	G5494J103	3,261	10	SH		DFND		10	0	0
ALCON INC COM	FOREIGN EQUITIES	H01301128	3,121,105	45,538	SH		SOLE		45,407	0	131
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	9,849,026	44,647	SH		SOLE		43,947	442	258
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	293,837	1,332	SH		DFND		1,332	0	0
AFLAC INC COM	COMMON STOCK	001055102	485,162	6,744	SH		SOLE		6,744	0	0
AT&T INC COM	COMMON STOCK	00206R102	524,883	28,527	SH		SOLE		28,527	0	0
AT&T INC COM	COMMON STOCK	00206R102	18,400	1,000	SH		DFND		1,000	0	0
ABBOTT LABS COM	COMMON STOCK	002824100	9,529,216	86,796	SH		SOLE		85,563	900	333
ABBOTT LABS COM	COMMON STOCK	002824100	309,497	2,819	SH		DFND		2,819	0	0
ABBVIE INC COM	COMMON STOCK	00287Y109	3,507,241	21,702	SH		SOLE		21,702	0	0
ABBVIE INC COM	COMMON STOCK	00287Y109	226,254	1,400	SH		DFND		1,400	0	0
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	4,754,244	14,128	SH		SOLE		13,347	737	44
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	42,063	125	SH		DFND		125	0	0
ALEXANDRIA RE EQUITIES INC COM	REAL ESTATE INVESTMENT TRUST	015271109	1,774,449	12,182	SH		SOLE		12,073	29	80
ALEXANDRIA RE EQUITIES INC COM	REAL ESTATE INVESTMENT TRUST	015271109	874	6	SH		DFND		6	0	0
ALLIANT CORP COM	COMMON STOCK	018802108	3,412,481	61,821	SH		SOLE		60,124	1,572	125
ALLIANT CORP COM	COMMON STOCK	018802108	179,952	3,260	SH		DFND		3,260	0	0
ALPHABET INC CL C COM	COMMON STOCK	02079K107	1,645,585	18,546	SH		SOLE		18,406	0	140
ALPHABET INC CL C COM	COMMON STOCK	02079K107	26,619	300	SH		DFND		300	0	0

ALPHABET CL A COM	COMMON STOCK	02079K305	15,314,351	173,575	SH	SOLE	170,748	1,951	876
ALPHABET CL A COM	COMMON STOCK	02079K305	272,628	3,090	SH	DFND	3,090	0	0
ALTRIA GROUP INC COM	COMMON STOCK	02209S103	356,048	7,791	SH	SOLE	7,791	0	0
ALTRIA GROUP INC COM	COMMON STOCK	02209S103	54,840	1,200	SH	DFND	1,200	0	0
AMAZON INC COM	COMMON STOCK	023135106	6,706,224	79,836	SH	SOLE	79,433	223	180
AMAZON INC COM	COMMON STOCK	023135106	50,400	600	SH	DFND	600	0	0
AMERICAN EXPRESS CO COM	COMMON STOCK	025816109	207,439	1,404	SH	SOLE	1,392	0	12
AMERICAN TOWER CORP REIT	REAL ESTATE INVESTMENT TRUST	03027X100	2,284,870	10,785	SH	SOLE	10,655	0	130
AMERICAN WATER CO INC COM	COMMON STOCK	030420103	1,681,602	11,033	SH	SOLE	10,840	17	176
AMERICAN WATER CO INC COM	COMMON STOCK	030420103	10,364	68	SH	DFND	68	0	0
AMERISOURCE-BERGEN CORP COM	COMMON STOCK	03073E105	605,156	3,652	SH	SOLE	3,625	19	8
AMERISOURCE-BERGEN CORP COM	COMMON STOCK	03073E105	14,416	87	SH	DFND	87	0	0
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	6,150,522	19,754	SH	SOLE	19,377	313	64
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	123,609	397	SH	DFND	397	0	0
AMGEN INC COM	COMMON STOCK	031162100	4,961,013	18,890	SH	SOLE	18,890	0	0
AMGEN INC COM	COMMON STOCK	031162100	54,101	206	SH	DFND	206	0	0
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	8,482,334	111,421	SH	SOLE	110,662	219	540
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	23,447	308	SH	DFND	308	0	0
ANSYS INC COM	COMMON STOCK	03662Q105	449,099	1,859	SH	SOLE	1,802	0	57
ELEVANCE HEALTH INC COM	COMMON STOCK	036752103	846,894	1,651	SH	SOLE	1,651	0	0
APPLE INC COM	COMMON STOCK	037833100	30,120,475	231,822	SH	SOLE	229,623	1,380	819
APPLE INC COM	COMMON STOCK	037833100	771,780	5,940	SH	DFND	5,940	0	0
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	12,917,378	54,080	SH	SOLE	53,061	690	329
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	304,784	1,276	SH	DFND	1,276	0	0
BALL CORP COM	COMMON STOCK	058498106	2,375,140	46,453	SH	SOLE	46,453	0	0
BAXTER INTERNATIONAL INC COM	COMMON STOCK	071813109	571,360	11,210	SH	SOLE	10,410	650	150
BAXTER INTERNATIONAL INC COM	COMMON STOCK	071813109	50,970	1,000	SH	DFND	1,000	0	0
BECTON DICKINSON & CO	COMMON STOCK	075887109	3,346,294	13,159	SH	SOLE	12,649	350	160

COMPANY	SECURITY	CUSIP	AMOUNT	COUNT	CURRENCY	STATUS	AMOUNT	AMOUNT	AMOUNT
COM									
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	97,140	382	SH	DFND	382	0	0
BERKSHIRE HATHAWAY CL A COM	COMMON STOCK	084670108	937,421	2	SH	SOLE	2	0	0
BERKSHIRE HATHAWAY CL B COM	COMMON STOCK	084670702	6,530,755	21,143	SH	SOLE	21,012	36	95
BERKSHIRE HATHAWAY CL B COM	COMMON STOCK	084670702	85,253	276	SH	DFND	276	0	0
BLACKROCK INC COM	COMMON STOCK	09247X101	6,938,786	9,792	SH	SOLE	9,723	28	41
BLACKROCK INC COM	COMMON STOCK	09247X101	90,703	128	SH	DFND	128	0	0
BLACKROCK INTL GROWTH & INC	CLOSED END FUNDS - EQUITY/MF	092524107	59,508	11,878	SH	SOLE	11,878	0	0
BOEING CO COM	COMMON STOCK	097023105	92,387	485	SH	SOLE	485	0	0
BOEING CO COM	COMMON STOCK	097023105	161,916	850	SH	DFND	850	0	0
BRISTOL-MYERS SQUIBB COM	COMMON STOCK	110122108	463,497	6,442	SH	SOLE	6,402	0	40
BROADCOM INC NPV COM	COMMON STOCK	11135F101	12,104,425	21,649	SH	SOLE	21,528	17	104
BROADCOM INC NPV COM	COMMON STOCK	11135F101	124,124	222	SH	DFND	222	0	0
BROWN & BROWN INC COM	COMMON STOCK	115236101	1,984,000	34,826	SH	SOLE	32,826	2,000	0
BROWN & BROWN INC COM	COMMON STOCK	115236101	38,739	680	SH	DFND	680	0	0
CME GROUP COM	COMMON STOCK	12572Q105	222,306	1,322	SH	SOLE	1,310	0	12
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	3,435,515	36,866	SH	SOLE	36,741	0	125
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	18,638	200	SH	DFND	200	0	0
CANADIAN NATIONAL RAILWAY ADR	FOREIGN EQUITIES	136375102	3,596,950	30,257	SH	SOLE	30,192	0	65
CASEY'S GENERAL STORE COM	COMMON STOCK	147528103	1,553,384	6,924	SH	SOLE	6,924	0	0
CATERPILLAR INC. COM	COMMON STOCK	149123101	4,478,089	18,693	SH	SOLE	18,568	0	125
CHARLES RIV LABS INTL INC COM	COMMON STOCK	159864107	517,499	2,375	SH	SOLE	2,375	0	0
CHARLES RIV LABS INTL INC COM	COMMON STOCK	159864107	103,502	475	SH	DFND	475	0	0
CHEVRON CORP COM	COMMON STOCK	166764100	9,625,073	53,625	SH	SOLE	53,100	400	125
CHEVRON CORP COM	COMMON STOCK	166764100	287,184	1,600	SH	DFND	1,600	0	0
CISCO SYSTEMS COM	COMMON STOCK	17275R102	7,486,226	157,177	SH	SOLE	154,948	1,660	569
CISCO SYSTEMS COM	COMMON STOCK	17275R102	192,948	4,051	SH	DFND	4,051	0	0
COCA COLA CO COM	COMMON STOCK	191216100	1,878,256	29,528	SH	SOLE	29,510	0	18

COCA COLA CO COM	COMMON STOCK	191216100	47,707	750	SH	DFND	750	0	0
COGNIZANT TECHNOLOGY COM	COMMON STOCK	192446102	293,043	5,125	SH	SOLE	5,125	0	0
COLGATE PALMOLIVE CO COM	COMMON STOCK	194162103	751,652	9,540	SH	SOLE	9,540	0	0
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	7,575,303	216,628	SH	SOLE	214,384	663	1,581
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	85,884	2,456	SH	DFND	2,456	0	0
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	4,068,522	34,479	SH	SOLE	33,836	596	47
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	94,400	800	SH	DFND	800	0	0
CONSOLIDATED EDISON INC COM	COMMON STOCK	209115104	218,259	2,290	SH	SOLE	2,290	0	0
CORNING INC COM	COMMON STOCK	219350105	921,860	28,872	SH	SOLE	28,810	62	0
CORNING INC COM	COMMON STOCK	219350105	117,342	3,675	SH	DFND	3,675	0	0
CORTEVA INC COM	COMMON STOCK	22052L104	4,356,559	74,131	SH	SOLE	73,488	137	506
CORTEVA INC COM	COMMON STOCK	22052L104	40,726	693	SH	DFND	693	0	0
COSTCO WHOLESALE CORP COM	COMMON STOCK	22160K105	11,810,924	25,873	SH	SOLE	25,494	240	139
COSTCO WHOLESALE CORP COM	COMMON STOCK	22160K105	81,256	178	SH	DFND	178	0	0
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	2,495,321	18,664	SH	SOLE	18,520	0	144
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	13,370	100	SH	DFND	100	0	0
CUMMINS INC COM	COMMON STOCK	231021106	5,184,694	21,399	SH	SOLE	21,377	0	22
CUMMINS INC COM	COMMON STOCK	231021106	48,941	202	SH	DFND	202	0	0
DANAHER CORP COM	COMMON STOCK	235851102	8,806,672	33,182	SH	SOLE	32,347	699	136
DANAHER CORP COM	COMMON STOCK	235851102	156,591	590	SH	DFND	590	0	0
DEERE & CO COM	COMMON STOCK	244199105	569,387	1,328	SH	SOLE	1,323	0	5
DEERE & CO COM	COMMON STOCK	244199105	34,300	80	SH	DFND	80	0	0
DIGITAL REALTY TRUST REIT	REAL ESTATE INVESTMENT TRUST	253868103	240,645	2,400	SH	SOLE	2,400	0	0
DIMENSIONAL ETF TRUST US CORE EQUITY 2	ETF LARGE CAP/MULTI-CAP	25434V708	1,143,359	47,110	SH	SOLE	47,110	0	0
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	3,496,902	40,251	SH	SOLE	39,322	596	333
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	72,891	839	SH	DFND	839	0	0
DOMINION RESOURCES INC NEW COM	COMMON STOCK	25746U109	908,537	14,819	SH	SOLE	14,694	0	125
DUPONT DE NUMOURS INC	COMMON STOCK	26614N102	226,740	3,304	SH	SOLE	3,304	0	0

Company Name	Stock Type	Symbol	Shares	Value	Category	Count	Value	Count	Value
COM									
DUPONT DE NUMOURS INC COM	COMMON STOCK	26614N102	18,255	266	SH	DFND	266	0	0
EOG RESOURCES INC COM	COMMON STOCK	26875P101	7,389,909	57,057	SH	SOLE	55,827	566	664
EOG RESOURCES INC COM	COMMON STOCK	26875P101	40,410	312	SH	DFND	312	0	0
ECOLAB INC COM	COMMON STOCK	278865100	1,063,448	7,306	SH	SOLE	6,821	350	135
EDWARDS LIFESCIENCES CORP COM	COMMON STOCK	28176E108	5,377,219	72,073	SH	SOLE	71,849	136	88
EDWARDS LIFESCIENCES CORP COM	COMMON STOCK	28176E108	19,622	263	SH	DFND	263	0	0
ELECTRONIC ARTS INC COM	COMMON STOCK	285512109	234,336	1,918	SH	SOLE	1,918	0	0
EMERSON ELEC CO COM	COMMON STOCK	291011104	3,387,030	35,260	SH	SOLE	35,090	0	170
EMERSON ELEC CO COM	COMMON STOCK	291011104	67,242	700	SH	DFND	700	0	0
EQUINIX INC REIT	REAL ESTATE INVESTMENT TRUST	29444U700	397,595	607	SH	SOLE	607	0	0
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	3,934,933	35,675	SH	SOLE	34,875	700	100
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	68,937	625	SH	DFND	625	0	0
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	3,667,575	89,214	SH	SOLE	88,494	720	0
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	86,331	2,100	SH	DFND	2,100	0	0
FOX COM	COMMON STOCK	35137L105	1,881,757	61,983	SH	SOLE	61,654	0	329
FRANKLIN ELECTRIC CO INC COM	COMMON STOCK	353514102	16,029,750	201,000	SH	SOLE	1,000	0	200,000
GENERAL MILLS COM	COMMON STOCK	370334104	282,574	3,370	SH	SOLE	3,370	0	0
GENUINE PARTS CO COM	COMMON STOCK	372460105	5,859,325	33,770	SH	SOLE	33,218	469	83
GENUINE PARTS CO COM	COMMON STOCK	372460105	455,982	2,628	SH	DFND	2,628	0	0
GRACO INC COM	COMMON STOCK	384109104	4,519,815	67,201	SH	SOLE	65,954	1,008	239
GRACO INC COM	COMMON STOCK	384109104	36,252	539	SH	DFND	539	0	0
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	2,419,370	13,781	SH	SOLE	13,736	0	45
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	28,440	162	SH	DFND	162	0	0
HERSHEY FOODS COM	COMMON STOCK	427866108	764,181	3,300	SH	SOLE	3,300	0	0
HOME DEPOT INC COM	COMMON STOCK	437076102	10,728,930	33,969	SH	SOLE	33,651	72	246
HOME DEPOT INC COM	COMMON STOCK	437076102	198,036	627	SH	DFND	627	0	0
HONEYWELL INTL INC COM	COMMON STOCK	438516106	7,808,586	36,438	SH	SOLE	35,913	323	202
HONEYWELL INTL INC COM	COMMON STOCK	438516106	132,222	617	SH	DFND	617	0	0

HORMEL FOODS CORP COM	COMMON STOCK	440452100	3,919,608	86,071	SH	SOLE	85,636	63	372
HORMEL FOODS CORP COM	COMMON STOCK	440452100	25,456	559	SH	DFND	559	0	0
ILLINOIS TOOL WORKS INC COM	COMMON STOCK	452308109	302,689	1,374	SH	SOLE	1,374	0	0
INTEL CORP COM	COMMON STOCK	458140100	3,300,236	124,869	SH	SOLE	124,464	0	405
INTEL CORP COM	COMMON STOCK	458140100	59,467	2,250	SH	DFND	2,250	0	0
INTL BUSINESS MACHINES CORP COM	COMMON STOCK	459200101	204,851	1,454	SH	SOLE	1,447	0	7
INVESCO ULTRA SHORT DURATIONEFT	ETF FIXED TAXABLE	46090A887	16,541,553	334,513	SH	SOLE	329,160	3,775	1,578
INVESCO ULTRA SHORT DURATIONEFT	ETF FIXED TAXABLE	46090A887	150,822	3,050	SH	DFND	3,050	0	0
INVESCO S&P 500 EQ WEIGHT ETF	ETF LARGE CAP/MULTI-CAP	46137V357	2,348,967	16,630	SH	SOLE	16,348	282	0
INVESCO S&P 500 EQ WEIGHT ETF	ETF LARGE CAP/MULTI-CAP	46137V357	122,321	866	SH	DFND	866	0	0
DOW JONES SELECT DIVIDEND ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287168	526,419	4,365	SH	SOLE	3,865	500	0
S&P 500 INDEX I SHARES	ETF LARGE CAP/MULTI-CAP	464287200	1,720,830	4,479	SH	SOLE	4,479	0	0
BARCLAYS AGGREGATE BOND ETF ISHARES	ETF FIXED TAXABLE	464287226	32,354,620	333,588	SH	SOLE	326,773	5,014	1,801
BARCLAYS AGGREGATE BOND ETF ISHARES	ETF FIXED TAXABLE	464287226	1,772,201	18,272	SH	DFND	18,272	0	0
MSCI EMERGING MARKET INDEX ETF ISHARES	ETF EMERGING MARKET	464287234	1,787,994	47,190	SH	SOLE	46,180	1,010	0
MSCI EMERGING MARKET INDEX ETF ISHARES	ETF EMERGING MARKET	464287234	85,441	2,255	SH	DFND	2,255	0	0
S&P 500 GROWTH ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287309	18,223,817	311,519	SH	SOLE	305,186	5,098	1,235
S&P 500 GROWTH ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287309	567,684	9,704	SH	DFND	9,704	0	0
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	13,112,772	90,390	SH	SOLE	89,470	662	258
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	101,549	700	SH	DFND	700	0	0
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	123,121	1,876	SH	SOLE	1,876	0	0
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	193,149	2,943	SH	DFND	2,943	0	0
RUSSELL MID CAP GROWTH INDEXISHARES ETF	ETF MID CAP	464287481	4,941,276	59,107	SH	SOLE	57,757	1,001	349
RUSSELL MID CAP GROWTH INDEXISHARES ETF	ETF MID CAP	464287481	150,480	1,800	SH	DFND	1,800	0	0
RUSSELL MID CAP INDEX ISHARES ETF	ETF MID CAP	464287499	6,727,786	99,746	SH	SOLE	99,289	0	457
S&P MID CAP 400	ETF MID CAP	464287507	3,095,197	12,796	SH	SOLE	12,606	190	0

ETF	IShares	Symbol	Assets Under Management (AUM)	Shares Outstanding	Market Cap	Market Price	Market Status	Volume	Open Interest	Open Interest Ratio
NASDAQ BIOTECH INDEX ETF	COMMON STOCK	464287556	1,375,776	10,479	SH	SOLE	9,704	675	100	
NASDAQ BIOTECH INDEX ETF	COMMON STOCK	464287556	19,693	150	SH	DFND	150	0	0	
RUSSELL 1000 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287598	2,774,587	18,296	SH	SOLE	18,296	0	0	
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	13,389,222	196,065	SH	SOLE	192,772	2,837	456	
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	135,486	1,984	SH	DFND	1,984	0	0	
RUSSELL 1000 GROWTH ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287614	229,235	1,070	SH	SOLE	1,070	0	0	
RUSSELL 200 GROWTH ETF	ETF LARGE CAP/MULTI-CAP	464287648	300,113	1,399	SH	SOLE	1,399	0	0	
RUSSELL 2000 INDEX ETF ISHARES	ETF SMALL CAP	464287655	6,809,380	39,054	SH	SOLE	38,537	420	97	
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	15,922,421	157,961	SH	SOLE	156,145	1,322	494	
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	216,819	2,151	SH	DFND	2,151	0	0	
US TELECOMM ISHARES ETF	COMMON STOCK	464287713	373,836	16,670	SH	SOLE	16,283	157	230	
US TECHNOLOGY ISHARES ETF	COMMON STOCK	464287721	16,987,273	228,049	SH	SOLE	223,975	2,193	1,881	
US TECHNOLOGY ISHARES ETF	COMMON STOCK	464287721	659,981	8,860	SH	DFND	8,860	0	0	
ISHARES TR US INDUSTRIALS	ETF LARGE CAP/MULTI-CAP	464287754	214,619	2,225	SH	SOLE	2,097	128	0	
ISHARES TR US INDUSTRIALS	ETF LARGE CAP/MULTI-CAP	464287754	57,876	600	SH	DFND	600	0	0	
ISHARES TR US HLTHCARE ETF	ETF LARGE CAP/MULTI-CAP	464287762	295,329	1,041	SH	SOLE	941	100	0	
ISHARES TR US HLTHCARE ETF	ETF LARGE CAP/MULTI-CAP	464287762	217,597	767	SH	DFND	767	0	0	
ISHARES TR U.S. FINLS ETF	ETF LARGE CAP/MULTI-CAP	464287788	208,067	2,757	SH	SOLE	2,557	200	0	
ISHARES TR U.S. FINLS ETF	ETF LARGE CAP/MULTI-CAP	464287788	98,111	1,300	SH	DFND	1,300	0	0	
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	26,765,732	282,819	SH	SOLE	277,255	3,947	1,617	
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	333,699	3,526	SH	DFND	3,526	0	0	
ISHARES TR U.S. CNSM GD ETF	ETF LARGE CAP/MULTI-CAP	464287812	310,657	1,532	SH	SOLE	1,425	107	0	
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	4,901,753	53,683	SH	SOLE	53,049	492	142	
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	30,314	332	SH	DFND	332	0	0	
S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	4,763,360	44,077	SH	SOLE	43,879	92	106	

S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	51,441	476	SH	DFND	476	0	0
JPM EMERGING MARKETS ISHARES	ETF FIXED TAXABLE	464288281	3,156,707	37,319	SH	SOLE	36,435	563	321
JPM EMERGING MARKETS ISHARES	ETF FIXED TAXABLE	464288281	142,872	1,689	SH	DFND	1,689	0	0
ISHARES TR INTL SEL DIV ETF	ETF INTERNATIONAL	464288448	540,358	19,903	SH	SOLE	19,903	0	0
ISHARES PREFERRED & INC ETF	ETF PREFERRED	464288687	643,198	21,075	SH	SOLE	21,075	0	0
ISHARES PREFERRED & INC ETF	ETF PREFERRED	464288687	30,520	1,000	SH	DFND	1,000	0	0
ISHARES TR MICRO-CAP ETF	ETF SMALL CAP	464288869	295,235	2,738	SH	SOLE	2,738	0	0
MSCI EMERGING MKTS CORE ISHARES	ETF EMERGING MARKET	46434G103	2,292,852	49,099	SH	SOLE	47,919	746	434
LC CORE DVD GROWTH	ETF LARGE CAP/MULTI-CAP	46434V621	283,450	5,669	SH	SOLE	5,669	0	0
JPMORGAN CHASE & CO COM	COMMON STOCK	46625H100	7,122,676	53,115	SH	SOLE	52,855	0	260
JPMORGAN CHASE & CO COM	COMMON STOCK	46625H100	107,280	800	SH	DFND	800	0	0
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	13,912,564	78,759	SH	SOLE	77,498	819	442
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	687,167	3,890	SH	DFND	3,890	0	0
KEYCORP COM	COMMON STOCK	493267108	178,051	10,227	SH	SOLE	10,227	0	0
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	3,144,475	23,164	SH	SOLE	22,764	400	0
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	380,100	2,800	SH	DFND	2,800	0	0
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	9,141,702	43,907	SH	SOLE	42,982	570	355
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	124,924	600	SH	DFND	600	0	0
LA-Z BOY INC COM	COMMON STOCK	505336107	524,901	23,012	SH	SOLE	23,012	0	0
LAM RESEARCH CORP COM	COMMON STOCK	512807108	7,434,369	17,689	SH	SOLE	17,551	73	65
LAM RESEARCH CORP COM	COMMON STOCK	512807108	39,927	95	SH	DFND	95	0	0
LILLY ELI & CO COM	COMMON STOCK	532457108	8,600,503	23,510	SH	SOLE	23,239	139	132
LILLY ELI & CO COM	COMMON STOCK	532457108	9,721,930	26,575	SH	DFND	26,575	0	0
LOCKHEED MARTIN CORP COM	COMMON STOCK	539830109	5,843,980	12,013	SH	SOLE	11,726	206	81
LOCKHEED MARTIN CORP COM	COMMON STOCK	539830109	104,105	214	SH	DFND	214	0	0
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	14,112,207	70,831	SH	SOLE	69,993	381	457
LOWE'S COMPANIES INC	COMMON STOCK	548661107	241,078	1,210	SH	DFND	1,210	0	0

COM										
MDU RES GROUP INC COM	COMMON STOCK	552690109	735,652	24,247	SH	SOLE		24,147	0	100
MDU RES GROUP INC COM	COMMON STOCK	552690109	3,216	106	SH	DFND		106	0	0
MARKETTAXESS HOLDINGS INC COM	COMMON STOCK	57060D108	676,552	2,426	SH	SOLE		2,426	0	0
MARKETTAXESS HOLDINGS INC COM	COMMON STOCK	57060D108	83,664	300	SH	DFND		300	0	0
MASIMO CORP COM	COMMON STOCK	574795100	490,893	3,318	SH	SOLE		3,318	0	0
MASIMO CORP COM	COMMON STOCK	574795100	59,180	400	SH	DFND		400	0	0
MCDONALDS CORP COM	COMMON STOCK	580135101	3,861,298	14,653	SH	SOLE		14,602	43	8
MCDONALDS CORP COM	COMMON STOCK	580135101	142,037	539	SH	DFND		539	0	0
MERCK & CO INC COM	COMMON STOCK	58933Y105	662,036	5,967	SH	SOLE		5,967	0	0
MERCK & CO INC COM	COMMON STOCK	58933Y105	110,950	1,000	SH	DFND		1,000	0	0
MICROSOFT CORP COM	COMMON STOCK	594918104	24,712,782	103,048	SH	SOLE		101,351	1,249	448
MICROSOFT CORP COM	COMMON STOCK	594918104	677,730	2,826	SH	DFND		2,826	0	0
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	5,432,633	77,334	SH	SOLE		74,482	2,247	605
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	360,031	5,125	SH	DFND		5,125	0	0
NATIONAL VISION HLDGS INC COM	COMMON STOCK	63845R107	174,411	4,501	SH	SOLE		4,501	0	0
NATIONAL VISION HLDGS INC COM	COMMON STOCK	63845R107	42,625	1,100	SH	DFND		1,100	0	0
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	6,542,741	78,263	SH	SOLE		76,975	1,140	148
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	789,769	9,447	SH	DFND		9,447	0	0
NIKE INC CL B COM	COMMON STOCK	654106103	1,240,879	10,605	SH	SOLE		10,478	0	127
NORTHERN TR CORP COM	COMMON STOCK	665859104	2,383,693	26,938	SH	SOLE		26,013	800	125
NORTHERN TR CORP COM	COMMON STOCK	665859104	102,381	1,157	SH	DFND		1,157	0	0
NUCOR CORP COM	COMMON STOCK	670346105	1,848,205	14,022	SH	SOLE		13,854	28	140
NUCOR CORP COM	COMMON STOCK	670346105	167,398	1,270	SH	DFND		1,270	0	0
NVIDIA CORP COM	COMMON STOCK	67066G104	2,756,482	18,862	SH	SOLE		15,132	3,600	130
NUVEEN ENH AMT FR MUNI CRED	CLOSED END FIXED TAX FREE	67071L106	168,234	13,858	SH	SOLE		13,858	0	0
O'REILLY AUTOMOTIVE INC COM	COMMON STOCK	67103H107	5,005,860	5,931	SH	SOLE		5,890	9	32
OMNICOM GROUP INC COM	COMMON STOCK	681919106	5,194,548	63,691	SH	SOLE		62,428	1,047	216
OMNICOM GROUP INC COM	COMMON STOCK	681919106	112,389	1,378	SH	DFND		1,378	0	0

OMNICELL INC COM	COMMON STOCK	68213N109	450,960	8,946	SH	SOLE	8,946	0	0
ORACLE CORP COM	COMMON STOCK	68389X105	1,377,063	16,847	SH	SOLE	16,692	0	155
ORACLE CORP COM	COMMON STOCK	68389X105	12,261	150	SH	DFND	150	0	0
OUTLOOK THERAPEUTICS INC	COMMON STOCK	69012T206	159,611	149,170	SH	SOLE	149,170	0	0
PALO ALTO NETWORKS INC COM	COMMON STOCK	697435105	226,891	1,626	SH	SOLE	1,626	0	0
PEPSICO INC COM	COMMON STOCK	713448108	30,158,816	166,938	SH	SOLE	165,860	755	323
PEPSICO INC COM	COMMON STOCK	713448108	506,206	2,802	SH	DFND	2,802	0	0
PFIZER INC COM	COMMON STOCK	717081103	10,562,393	206,139	SH	SOLE	204,502	567	1,070
PFIZER INC COM	COMMON STOCK	717081103	306,875	5,989	SH	DFND	5,989	0	0
PHILIP MORRIS INTL INC COM	COMMON STOCK	718172109	288,244	2,848	SH	SOLE	2,822	0	26
PHILIP MORRIS INTL INC COM	COMMON STOCK	718172109	20,242	200	SH	DFND	200	0	0
PHILLIPS 66 COM	COMMON STOCK	718546104	1,350,747	12,978	SH	SOLE	12,978	0	0
PHILLIPS 66 COM	COMMON STOCK	718546104	156,120	1,500	SH	DFND	1,500	0	0
POOL CORPORATION COM	COMMON STOCK	73278L105	828,040	2,739	SH	SOLE	2,739	0	0
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	6,031,225	55,303	SH	SOLE	54,593	518	192
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	61,727	566	SH	DFND	566	0	0
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	8,999,388	59,379	SH	SOLE	58,435	880	64
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	515,454	3,401	SH	DFND	3,401	0	0
PROLOGIS INC REIT	REAL ESTATE INVESTMENT TRUST	74340W103	210,564	1,868	SH	SOLE	1,863	0	5
PROLOGIS INC REIT	REAL ESTATE INVESTMENT TRUST	74340W103	676	6	SH	DFND	6	0	0
PUBLIC STORAGE INC. CLASS A REIT	REAL ESTATE INVESTMENT TRUST	74460D109	1,210,923	4,322	SH	SOLE	4,304	0	18
PUBLIC STORAGE INC. CLASS A REIT	REAL ESTATE INVESTMENT TRUST	74460D109	1,681	6	SH	DFND	6	0	0
RAYTHEON TECHNOLOGIES COM	COMMON STOCK	75513E101	7,085,525	70,210	SH	SOLE	68,971	1,148	91
RAYTHEON TECHNOLOGIES COM	COMMON STOCK	75513E101	58,432	579	SH	DFND	579	0	0
REALTY INCOME CORP REIT	REAL ESTATE INVESTMENT TRUST	756109104	2,290,007	36,105	SH	SOLE	35,186	272	647
REALTY INCOME CORP REIT	REAL ESTATE INVESTMENT TRUST	756109104	81,253	1,281	SH	DFND	1,281	0	0

REPUBLIC SERVICES INC COM	COMMON STOCK	760759100	259,269	2,010	SH	SOLE	2,000	0	10
ROPER INDS INC NEW COM	COMMON STOCK	776696106	2,090,342	4,838	SH	SOLE	4,767	0	71
ROPER INDS INC NEW COM	COMMON STOCK	776696106	26,356	61	SH	DFND	61	0	0
S&P GLOBAL INC COM	COMMON STOCK	78409V104	2,470,426	7,376	SH	SOLE	7,258	28	90
S&P GLOBAL INC COM	COMMON STOCK	78409V104	4,353	13	SH	DFND	13	0	0
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	4,566,463	11,941	SH	SOLE	11,941	0	0
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	2,662,025	6,961	SH	DFND	6,961	0	0
BARCLAYS CONVERTIBLE SEC ETF SPDR	ETF FIXED TAXABLE	78464A359	685,221	10,650	SH	SOLE	10,650	0	0
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	8,649,188	19,534	SH	SOLE	19,133	401	0
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	205,892	465	SH	DFND	465	0	0
B/B HIGH YIELD BOND SPDR ETF	ETF FIXED TAXABLE	78468R622	4,727,970	52,533	SH	SOLE	51,567	595	371
B/B HIGH YIELD BOND SPDR ETF	ETF FIXED TAXABLE	78468R622	180,360	2,004	SH	DFND	2,004	0	0
SCHLUMBERGER LTD COM	COMMON STOCK	806857108	392,587	7,345	SH	SOLE	7,045	0	300
CHARLES SCHWAB CORP COM	COMMON STOCK	808513105	9,425,968	113,213	SH	SOLE	112,368	387	458
CHARLES SCHWAB CORP COM	COMMON STOCK	808513105	42,379	509	SH	DFND	509	0	0
SCHWAB INTERNATIONAL DVD ETF	ETF INTERNATIONAL	808524672	5,079,653	226,673	SH	SOLE	226,052	0	621
SCHWAB INTERNATIONAL DVD ETF	ETF INTERNATIONAL	808524672	37,335	1,666	SH	DFND	1,666	0	0
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	9,932,383	131,486	SH	SOLE	131,486	0	0
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	102,355	1,355	SH	DFND	1,355	0	0
CHARLES SCHWAB INTERMEDIATE	ETF FIXED TAXABLE	808524854	548,155	11,137	SH	SOLE	11,137	0	0
SCHWAB STRATEGIC S/T US TREASURY ETF	ETF FIXED TAXABLE	808524862	258,465	5,358	SH	SOLE	5,358	0	0
SCHWAB STRATEGIC S/T US TREASURY ETF	ETF FIXED TAXABLE	808524862	69,320	1,437	SH	DFND	1,437	0	0
SCHWAB STRATEGIC TR US TIPS ETF	ETF FIXED TAXABLE	808524870	273,708	5,285	SH	SOLE	5,285	0	0
MATERIALS SECTOR ETF SPDR	COMMON STOCK	81369Y100	5,391,567	69,409	SH	SOLE	67,791	1,355	263
MATERIALS SECTOR ETF SPDR	COMMON STOCK	81369Y100	84,282	1,085	SH	DFND	1,085	0	0
HEALTHCARE SECTOR ETF SPDR	COMMON STOCK	81369Y209	9,764,671	71,879	SH	SOLE	70,615	793	471
HEALTHCARE SECTOR ETF SPDR	COMMON STOCK	81369Y209	232,031	1,708	SH	DFND	1,708	0	0
CONSUMER	COMMON	81369Y308	8,234,442	110,472	SH	SOLE	109,121	1,028	323

STAPLES SECTOR ETF SPDR	STOCK									
CONSUMER STAPLES SECTOR ETF SPDR	COMMON STOCK	81369Y308	233,831	3,137	SH	DFND		3,137	0	0
CONSUMER DISCRETION SECTOR ETF	COMMON STOCK	81369Y407	3,800,830	29,428	SH	SOLE		28,803	311	314
CONSUMER DISCRETION SECTOR ETF	COMMON STOCK	81369Y407	81,370	630	SH	DFND		630	0	0
ENERGY SECTOR ETF SPDR	COMMON STOCK	81369Y506	3,451,802	39,464	SH	SOLE		39,047	275	142
ENERGY SECTOR ETF SPDR	COMMON STOCK	81369Y506	120,708	1,380	SH	DFND		1,380	0	0
FINANCIAL SECTOR ETF SPDR	COMMON STOCK	81369Y605	3,711,997	108,540	SH	SOLE		106,791	579	1,170
FINANCIAL SECTOR ETF SPDR	COMMON STOCK	81369Y605	23,461	686	SH	DFND		686	0	0
INDUSTRIAL SECTOR ETF SPDR	COMMON STOCK	81369Y704	2,162,691	22,022	SH	SOLE		21,665	123	234
TECHNOLOGY SELECT SECTOR ETF SPDR	COMMON STOCK	81369Y803	3,519,889	28,286	SH	SOLE		28,203	0	83
COMM SERVICES SPDR	COMMON STOCK	81369Y852	2,605,106	54,287	SH	SOLE		53,112	617	558
COMM SERVICES SPDR	COMMON STOCK	81369Y852	12,332	257	SH	DFND		257	0	0
REAL ESTATE SELECT SEC ETF	COMMON STOCK	81369Y860	3,399,551	92,057	SH	SOLE		91,611	169	277
REAL ESTATE SELECT SEC ETF	COMMON STOCK	81369Y860	48,155	1,304	SH	DFND		1,304	0	0
UTILITIES SECTOR ETF	COMMON STOCK	81369Y886	2,940,284	41,707	SH	SOLE		41,049	431	227
UTILITIES SECTOR ETF	COMMON STOCK	81369Y886	56,400	800	SH	DFND		800	0	0
SERVICE NOW INC COM	COMMON STOCK	81762P102	4,096,016	10,550	SH	SOLE		10,440	54	56
SERVICE NOW INC COM	COMMON STOCK	81762P102	1,553	4	SH	DFND		4	0	0
SITEONE LANDSCAPE SUPPLY INCCOM	COMMON STOCK	82982L103	1,972,575	16,814	SH	SOLE		16,814	0	0
SITEONE LANDSCAPE SUPPLY INCCOM	COMMON STOCK	82982L103	116,733	995	SH	DFND		995	0	0
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	3,172,011	20,018	SH	SOLE		19,595	423	0
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	106,641	673	SH	DFND		673	0	0
STARBUCKS CORP COM	COMMON STOCK	855244109	3,258,016	32,843	SH	SOLE		32,625	0	218
STARBUCKS CORP COM	COMMON STOCK	855244109	24,800	250	SH	DFND		250	0	0
STRYKER CORP COM	COMMON STOCK	863667101	15,495,805	63,381	SH	SOLE		62,543	631	207
STRYKER CORP COM	COMMON STOCK	863667101	118,820	486	SH	DFND		486	0	0
SYSCO CORP COM	COMMON STOCK	871829107	918,996	12,021	SH	SOLE		11,101	900	20
TJX COS INC NEW COM	COMMON STOCK	872540109	8,513,376	106,953	SH	SOLE		105,327	1,201	425

TJX COS INC NEW COM	COMMON STOCK	872540109	125,370	1,575	SH	DFND	1,575	0	0
TARGET CORP COM	COMMON STOCK	87612E106	273,337	1,834	SH	SOLE	1,809	0	25
TESLA MOTORS INC COM	COMMON STOCK	88160R101	271,611	2,205	SH	SOLE	2,205	0	0
TEXAS INSTRS INC COM	COMMON STOCK	882508104	6,209,818	37,586	SH	SOLE	37,262	231	93
TEXAS INSTRS INC COM	COMMON STOCK	882508104	36,678	222	SH	DFND	222	0	0
THERMO FISHER SCIENTIFIC INCCOM	COMMON STOCK	883556102	393,743	715	SH	SOLE	715	0	0
THERMO FISHER SCIENTIFIC INCCOM	COMMON STOCK	883556102	11,013	20	SH	DFND	20	0	0
3M COMPANY COM	COMMON STOCK	88579Y101	239,840	2,000	SH	SOLE	2,000	0	0
TORO CO COM	COMMON STOCK	891092108	656,100	5,796	SH	SOLE	5,796	0	0
TORO CO COM	COMMON STOCK	891092108	101,880	900	SH	DFND	900	0	0
TRUIST FINANCIAL COM	COMMON STOCK	89832Q109	6,350,561	147,622	SH	SOLE	145,441	1,657	524
TRUIST FINANCIAL COM	COMMON STOCK	89832Q109	54,032	1,256	SH	DFND	1,256	0	0
US BANCORP DEL COM	COMMON STOCK	902973304	1,636,872	37,535	SH	SOLE	36,763	650	122
US BANCORP DEL COM	COMMON STOCK	902973304	13,083	300	SH	DFND	300	0	0
UNION PAC CORP COM	COMMON STOCK	907818108	4,876,174	23,549	SH	SOLE	23,258	253	38
UNION PAC CORP COM	COMMON STOCK	907818108	25,883	125	SH	DFND	125	0	0
UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	1,823,354	10,489	SH	SOLE	10,287	149	53
UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	191,224	1,100	SH	DFND	1,100	0	0
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	15,848,181	29,893	SH	SOLE	29,509	189	195
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	69,980	132	SH	DFND	132	0	0
VF CORP COM	COMMON STOCK	918204108	929,618	33,672	SH	SOLE	32,031	1,075	566
VF CORP COM	COMMON STOCK	918204108	18,995	688	SH	DFND	688	0	0
VALERO ENERGY NEW COM	COMMON STOCK	91913Y100	6,588,389	51,935	SH	SOLE	51,707	81	147
VALERO ENERGY NEW COM	COMMON STOCK	91913Y100	1,268	10	SH	DFND	10	0	0
VANGUARD INTERMEDIATE-TERM	ETF FIXED TAXABLE	921937819	14,267,261	191,998	SH	SOLE	187,848	2,724	1,426
VANGUARD INTERMEDIATE-TERM	ETF FIXED TAXABLE	921937819	48,301	650	SH	DFND	650	0	0
VANGUARD S/T BOND INDEX ETF	ETF FIXED TAXABLE	921937827	12,156,560	161,485	SH	SOLE	158,099	0	3,386
VANGUARD FTSE DEV MARKET ETF	ETF INTERNATIONAL	921943858	207,288	4,939	SH	SOLE	4,939	0	0
VANGUARD W HIGH DIV YIELD	ETF LARGE CAP/MULTI-CAP	921946406	4,185,868	38,683	SH	SOLE	38,575	108	0

ETF										
VANGUARD W HIGH DIV YIELD ETF	ETF LARGE CAP/MULTI-CAP	921946406	54,105	500	SH	DFND	500	0	0	
VANGUARD TOTAL INTL BD IDX ETF	ETF FIXED TAXABLE	92203J407	5,928,641	125,000	SH	SOLE	122,684	1,459	857	
VANGUARD TOTAL INTL BD IDX ETF	ETF FIXED TAXABLE	92203J407	141,673	2,987	SH	DFND	2,987	0	0	
VANGUARD INFO TECH ETF	COMMON STOCK	92204A702	17,273,144	54,080	SH	SOLE	54,080	0	0	
VANGUARD INFO TECH ETF	COMMON STOCK	92204A702	54,298	170	SH	DFND	170	0	0	
VANGUARD FTSE ALL WRLD EX US ETF	ETF INTERNATIONAL	922042775	1,241,368	24,763	SH	SOLE	24,763	0	0	
VANGUARD INTER-TERM CORP	ETF FIXED TAXABLE	92206C870	400,570	5,168	SH	SOLE	5,168	0	0	
VANGUARD TAX-EXEMPT BOND	ETF FIXED TAX FREE	922907746	776,993	15,700	SH	SOLE	15,700	0	0	
VANGUARD I S&P 500 COM	ETF LARGE CAP/MULTI-CAP	922908363	12,525,605	35,652	SH	SOLE	35,547	0	105	
VANGUARD I S&P 500 COM	ETF LARGE CAP/MULTI-CAP	922908363	194,988	555	SH	DFND	555	0	0	
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	9,432,989	114,382	SH	SOLE	112,370	1,799	213	
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	154,465	1,873	SH	DFND	1,873	0	0	
VANGUARD MID-CAP INDEX ETF	ETF MID CAP	922908629	5,006,787	24,566	SH	SOLE	24,566	0	0	
VANGUARD I LARGE CAP ETF	ETF LARGE CAP/MULTI-CAP	922908637	1,440,284	8,268	SH	SOLE	8,268	0	0	
VANGUARD I EXTENDED MARKET ETF	ETF LARGE CAP/MULTI-CAP	922908652	425,815	3,205	SH	SOLE	3,205	0	0	
VANGUARD SMALL-CAP ETF	ETF SMALL CAP	922908751	4,765,425	25,964	SH	SOLE	25,964	0	0	
VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	5,002,885	127,012	SH	SOLE	126,223	539	250	
VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	87,642	2,225	SH	DFND	2,225	0	0	
VISA COM	COMMON STOCK	92826C839	14,575,477	70,156	SH	SOLE	69,521	415	220	
VISA COM	COMMON STOCK	92826C839	161,219	776	SH	DFND	776	0	0	
WAL MART STORES INC COM	COMMON STOCK	931142103	7,086,114	49,977	SH	SOLE	48,914	821	242	
WAL MART STORES INC COM	COMMON STOCK	931142103	138,527	977	SH	DFND	977	0	0	
WASTE MANAGEMENT INC COM	COMMON STOCK	94106L109	384,355	2,450	SH	SOLE	2,450	0	0	
YETI HOLDINGS INC	COMMON STOCK	98585X104	254,096	6,151	SH	SOLE	6,001	0	150	
YETI HOLDINGS INC	COMMON STOCK	98585X104	26,231	635	SH	DFND	635	0	0	