

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: 03-31-2023

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 04-21-2023  
[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: 357  
Form 13F Information Table Value Total: 1,122,967,852  
(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  
Expires: Oct 31, 2018  
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hours per response: 23.8

**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	12,673,405	44,344	SH		SOLE		43,594	516	234
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101	110,318	386	SH		DFND		386	0	0
LINDE PLC COM	COMMON STOCK	G54950103	6,123,761	17,229	SH		SOLE		17,051	55	123
LINDE PLC COM	COMMON STOCK	G54950103	3,554	10	SH		DFND		10	0	0
ALCON INC COM	FOREIGN EQUITIES	H01301128	3,153,916	44,712	SH		SOLE		44,581	0	131
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	8,942,003	46,051	SH		SOLE		45,351	442	258
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	200,390	1,032	SH		DFND		1,032	0	0
AFLAC INC COM	COMMON STOCK	001055102	415,766	6,444	SH		SOLE		6,444	0	0
AT&T INC COM	COMMON STOCK	00206R102	519,103	26,967	SH		SOLE		26,967	0	0
ABBOTT LABS COM	COMMON STOCK	002824100	8,805,960	86,965	SH		SOLE		85,682	900	383
ABBOTT LABS COM	COMMON STOCK	002824100	174,065	1,719	SH		DFND		1,719	0	0
ABBVIE INC COM	COMMON STOCK	00287Y109	3,509,149	22,019	SH		SOLE		22,019	0	0
ABBVIE INC COM	COMMON STOCK	00287Y109	207,181	1,300	SH		DFND		1,300	0	0
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	5,701,301	14,795	SH		SOLE		13,999	737	59
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	48,168	125	SH		DFND		125	0	0
ALEXANDRIA RE EQUITIES INC COM	REAL ESTATE INVESTMENT TRUST	015271109	1,588,227	12,647	SH		SOLE		12,538	29	80
ALEXANDRIA RE EQUITIES INC COM	REAL ESTATE INVESTMENT TRUST	015271109	753	6	SH		DFND		6	0	0
ALLIANT CORP COM	COMMON STOCK	018802108	3,307,069	61,931	SH		SOLE		60,234	1,572	125
ALLIANT CORP COM	COMMON STOCK	018802108	158,064	2,960	SH		DFND		2,960	0	0
ALPHABET INC CL C COM	COMMON STOCK	02079K107	1,951,352	18,763	SH		SOLE		18,623	0	140
ALPHABET INC CL C COM	COMMON STOCK	02079K107	31,200	300	SH		DFND		300	0	0
ALPHABET CL A COM	COMMON STOCK	02079K305	18,285,761	176,284	SH		SOLE		173,457	1,951	876

ALPHABET CL A COM	COMMON STOCK	02079K305	196,047	1,890	SH	DFND	1,890	0	0
ALTRIA GROUP INC COM	COMMON STOCK	02209S103	332,210	7,447	SH	SOLE	7,447	0	0
ALTRIA GROUP INC COM	COMMON STOCK	02209S103	8,922	200	SH	DFND	200	0	0
AMAZON INC COM	COMMON STOCK	023135106	8,521,405	82,501	SH	SOLE	82,098	223	180
AMAZON INC COM	COMMON STOCK	023135106	30,985	300	SH	DFND	300	0	0
AMERICAN TOWER CORP REIT	REAL ESTATE INVESTMENT TRUST	03027X100	2,206,622	10,799	SH	SOLE	10,669	0	130
AMERICAN TOWER CORP REIT	REAL ESTATE INVESTMENT TRUST	03027X100	10,217	50	SH	DFND	50	0	0
AMERICAN WATER CO INC COM	COMMON STOCK	030420103	1,590,383	10,857	SH	SOLE	10,664	17	176
AMERICAN WATER CO INC COM	COMMON STOCK	030420103	9,960	68	SH	DFND	68	0	0
AMERISOURCE-BERGEN CORP COM	COMMON STOCK	03073E105	546,920	3,416	SH	SOLE	3,389	19	8
AMERISOURCE-BERGEN CORP COM	COMMON STOCK	03073E105	13,929	87	SH	DFND	87	0	0
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	6,093,173	19,880	SH	SOLE	19,503	313	64
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	29,730	97	SH	DFND	97	0	0
AMGEN INC COM	COMMON STOCK	031162100	4,350,720	17,997	SH	SOLE	17,997	0	0
AMGEN INC COM	COMMON STOCK	031162100	1,450	6	SH	DFND	6	0	0
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	9,677,079	118,419	SH	SOLE	117,660	219	540
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	25,169	308	SH	DFND	308	0	0
ANSYS, INC. COM	COMMON STOCK	03662Q105	533,116	1,602	SH	SOLE	1,545	0	57
ELEVANCE HEALTH INC COM	COMMON STOCK	036752103	760,508	1,654	SH	SOLE	1,654	0	0
APPLE INC COM	COMMON STOCK	037833100	38,147,690	231,339	SH	SOLE	229,140	1,380	819
APPLE INC COM	COMMON STOCK	037833100	872,319	5,290	SH	DFND	5,290	0	0
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	11,923,654	53,559	SH	SOLE	52,540	690	329
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	206,153	926	SH	DFND	926	0	0
BALL CORP COM	COMMON STOCK	058498106	2,609,346	47,348	SH	SOLE	47,348	0	0
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	3,164,987	12,786	SH	SOLE	12,276	350	160
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	94,557	382	SH	DFND	382	0	0
BERKSHIRE HATHAWAY CL A COM	COMMON STOCK	084670108	931,200	2	SH	SOLE	2	0	0

BERKSHIRE HATHAWAY CL B COM	COMMON STOCK	084670702	7,544,125	24,434	SH	SOLE	24,303	36	95
BERKSHIRE HATHAWAY CL B COM	COMMON STOCK	084670702	85,217	276	SH	DFND	276	0	0
BLACKROCK INC COM	COMMON STOCK	09247X101	7,004,096	10,468	SH	SOLE	10,381	28	59
BLACKROCK INC COM	COMMON STOCK	09247X101	18,734	28	SH	DFND	28	0	0
BOEING CO COM	COMMON STOCK	097023105	30,164	142	SH	SOLE	142	0	0
BOEING CO COM	COMMON STOCK	097023105	180,565	850	SH	DFND	850	0	0
BRISTOL-MYERS SQUIBB COM	COMMON STOCK	110122108	427,846	6,173	SH	SOLE	6,133	0	40
BROADCOM INC NPV COM	COMMON STOCK	11135F101	13,917,165	21,694	SH	SOLE	21,573	17	104
BROADCOM INC NPV COM	COMMON STOCK	11135F101	39,773	62	SH	DFND	62	0	0
BROWN & BROWN INC COM	COMMON STOCK	115236101	1,936,634	33,728	SH	SOLE	31,728	2,000	0
BROWN & BROWN INC COM	COMMON STOCK	115236101	39,045	680	SH	DFND	680	0	0
CME GROUP COM	COMMON STOCK	12572Q105	251,274	1,312	SH	SOLE	1,312	0	0
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	2,783,099	37,453	SH	SOLE	37,328	0	125
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	14,862	200	SH	DFND	200	0	0
CANADIAN NATIONAL RAILWAY ADR	FOREIGN EQUITIES	136375102	3,534,013	29,957	SH	SOLE	29,892	0	65
CASEY'S GENERAL STORE COM	COMMON STOCK	147528103	1,498,758	6,924	SH	SOLE	6,924	0	0
CATERPILLAR INC. COM	COMMON STOCK	149123101	3,899,425	17,040	SH	SOLE	16,940	0	100
CHARLES RIV LABS INTL INC COM	COMMON STOCK	159864107	369,527	1,831	SH	SOLE	1,831	0	0
CHARLES RIV LABS INTL INC COM	COMMON STOCK	159864107	48,436	240	SH	DFND	240	0	0
CHEVRON CORP COM	COMMON STOCK	166764100	8,571,734	52,536	SH	SOLE	52,031	400	105
CHEVRON CORP COM	COMMON STOCK	166764100	130,528	800	SH	DFND	800	0	0
CISCO SYSTEMS COM	COMMON STOCK	17275R102	8,023,277	153,499	SH	SOLE	151,270	1,660	569
CISCO SYSTEMS COM	COMMON STOCK	17275R102	138,565	2,651	SH	DFND	2,651	0	0
COCA COLA CO COM	COMMON STOCK	191216100	1,424,834	22,974	SH	SOLE	22,956	0	18
COCA COLA CO COM	COMMON STOCK	191216100	46,515	750	SH	DFND	750	0	0
COLGATE PALMOLIVE CO COM	COMMON STOCK	194162103	660,565	8,790	SH	SOLE	8,790	0	0
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	8,140,485	214,792	SH	SOLE	212,048	1,163	1,581
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	69,205	1,826	SH	DFND	1,826	0	0

CONOCOPHILLIPS COM	COMMON STOCK	20825C104	3,699,560	37,291	SH	SOLE	36,648	596	47
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	49,605	500	SH	DFND	500	0	0
COPART INC COM	COMMON STOCK	217204106	2,695,094	35,840	SH	SOLE	35,434	297	109
CORNING INC COM	COMMON STOCK	219350105	791,829	22,451	SH	SOLE	22,389	62	0
CORNING INC COM	COMMON STOCK	219350105	41,442	1,175	SH	DFND	1,175	0	0
CORTEVA INC COM	COMMON STOCK	22052L104	4,506,004	74,716	SH	SOLE	74,073	137	506
CORTEVA INC COM	COMMON STOCK	22052L104	41,794	693	SH	DFND	693	0	0
COSTCO WHOLESALE CORP COM	COMMON STOCK	22160K105	12,652,345	25,465	SH	SOLE	25,086	240	139
COSTCO WHOLESALE CORP COM	COMMON STOCK	22160K105	88,439	178	SH	DFND	178	0	0
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	4,507,767	42,794	SH	SOLE	41,775	837	182
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	17,906	170	SH	DFND	170	0	0
CUMMINS INC COM	COMMON STOCK	231021106	5,146,626	21,545	SH	SOLE	21,523	0	22
CUMMINS INC COM	COMMON STOCK	231021106	48,252	202	SH	DFND	202	0	0
DANAHER CORP COM	COMMON STOCK	235851102	8,559,635	33,962	SH	SOLE	33,152	699	111
DANAHER CORP COM	COMMON STOCK	235851102	148,703	590	SH	DFND	590	0	0
DEERE & CO COM	COMMON STOCK	244199105	533,848	1,293	SH	SOLE	1,288	0	5
DEERE & CO COM	COMMON STOCK	244199105	33,030	80	SH	DFND	80	0	0
DIGITAL REALTY TRUST REIT	REAL ESTATE INVESTMENT TRUST	253868103	236,235	2,403	SH	SOLE	2,403	0	0
DIMENSIONAL ETF TRUST US CORE EQUITY 2	ETF LARGE CAP/MULTI-CAP	25434V708	1,049,746	41,215	SH	SOLE	41,215	0	0
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	3,780,662	37,759	SH	SOLE	36,873	596	290
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	53,969	539	SH	DFND	539	0	0
DOMINION RESOURCES INC NEW COM	COMMON STOCK	25746U109	876,726	15,684	SH	SOLE	15,509	0	175
DUPONT DE NUMOURS INC COM	COMMON STOCK	26614N102	221,831	3,091	SH	SOLE	3,091	0	0
DUPONT DE NUMOURS INC COM	COMMON STOCK	26614N102	19,090	266	SH	DFND	266	0	0
EOG RESOURCES INC COM	COMMON STOCK	26875P101	6,914,560	60,322	SH	SOLE	59,092	566	664
EOG RESOURCES INC COM	COMMON STOCK	26875P101	35,764	312	SH	DFND	312	0	0
ECOLAB INC COM	COMMON STOCK	278865100	1,223,573	7,392	SH	SOLE	6,907	350	135
EDWARDS LIFESCIENCES	COMMON STOCK	28176E108	6,032,068	72,923	SH	SOLE	72,699	136	88

SECURITY	ISIN	PRICE	QTY	CURR	STATUS	MARKET VALUE	UNREALIZED GAIN	UNREALIZED LOSS
CORP COM								
EDWARDS LIFESCIENCES CORP COM	COMMON STOCK	28176E108	21,754	263 SH	DFND	263	0	0
ELECTRONIC ARTS INC COM	COMMON STOCK	285512109	203,436	1,689 SH	SOLE	1,689	0	0
EMERSON ELEC CO COM	COMMON STOCK	291011104	2,835,750	32,543 SH	SOLE	32,373	0	170
EQUINIX INC REIT	REAL ESTATE INVESTMENT TRUST	29444U700	431,894	599 SH	SOLE	599	0	0
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	3,163,226	28,846 SH	SOLE	28,046	700	100
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	68,537	625 SH	DFND	625	0	0
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	4,301,247	130,539 SH	SOLE	129,819	720	0
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	102,145	3,100 SH	DFND	3,100	0	0
FOX COM	COMMON STOCK	35137L105	2,054,100	60,345 SH	SOLE	60,016	0	329
GENERAL MILLS COM	COMMON STOCK	370334104	287,999	3,370 SH	SOLE	3,370	0	0
GENUINE PARTS CO COM	COMMON STOCK	372460105	5,585,706	33,386 SH	SOLE	32,834	469	83
GENUINE PARTS CO COM	COMMON STOCK	372460105	356,033	2,128 SH	DFND	2,128	0	0
GRACO INC COM	COMMON STOCK	384109104	5,152,464	70,574 SH	SOLE	69,327	1,008	239
GRACO INC COM	COMMON STOCK	384109104	39,351	539 SH	DFND	539	0	0
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	1,913,822	12,698 SH	SOLE	12,653	0	45
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	24,416	162 SH	DFND	162	0	0
HERSHEY FOODS COM	COMMON STOCK	427866108	330,733	1,300 SH	SOLE	1,300	0	0
HOME DEPOT INC COM	COMMON STOCK	437076102	10,197,044	34,554 SH	SOLE	34,036	272	246
HOME DEPOT INC COM	COMMON STOCK	437076102	96,499	327 SH	DFND	327	0	0
HONEYWELL INTL INC COM	COMMON STOCK	438516106	6,833,038	35,753 SH	SOLE	35,228	323	202
HONEYWELL INTL INC COM	COMMON STOCK	438516106	79,695	417 SH	DFND	417	0	0
HORMEL FOODS CORP COM	COMMON STOCK	440452100	3,216,675	80,660 SH	SOLE	80,358	63	239
HORMEL FOODS CORP COM	COMMON STOCK	440452100	22,292	559 SH	DFND	559	0	0
ILLINOIS TOOL WORKS INC COM	COMMON STOCK	452308109	309,421	1,271 SH	SOLE	1,271	0	0
INTEL CORP COM	COMMON STOCK	458140100	2,134,770	65,364 SH	SOLE	64,959	0	405
INVESCO ULTRA SHORT DURATIONEFT	ETF FIXED TAXABLE	46090A887	16,056,731	323,792 SH	SOLE	318,264	4,045	1,483
INVESCO ULTRA SHORT DURATIONEFT	ETF FIXED TAXABLE	46090A887	306,267	6,176 SH	DFND	6,176	0	0
INVESCO S&P 500 EQ WEIGHT ETF	ETF LARGE CAP/MULTI-CAP	46137V357	2,299,288	15,899 SH	SOLE	15,617	282	0
INVESCO S&P 500	ETF LARGE	46137V357	122,203	845 SH	DFND	845	0	0

EQ WEIGHT ETF	CAP/MULTI-CAP									
DOW JONES SELECT DIVIDEND ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287168	511,490	4,365	SH	SOLE		3,865	500	0
S&P 500 INDEX I SHARES	ETF LARGE CAP/MULTI-CAP	464287200	1,734,298	4,219	SH	SOLE		4,219	0	0
BARCLAYS AGGREGATE BOND ETF ISHARES	ETF FIXED TAXABLE	464287226	53,191,706	533,840	SH	SOLE		523,448	8,611	1,781
BARCLAYS AGGREGATE BOND ETF ISHARES	ETF FIXED TAXABLE	464287226	1,386,092	13,911	SH	DFND		13,911	0	0
MSCI EMERGING MARKET INDEX ETF ISHARES	ETF EMERGING MARKET	464287234	1,519,234	38,511	SH	SOLE		38,046	465	0
MSCI EMERGING MARKET INDEX ETF ISHARES	ETF EMERGING MARKET	464287234	88,959	2,255	SH	DFND		2,255	0	0
S&P 500 GROWTH ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287309	20,203,241	316,270	SH	SOLE		309,791	5,228	1,251
S&P 500 GROWTH ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287309	651,831	10,204	SH	DFND		10,204	0	0
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	13,435,825	88,534	SH	SOLE		87,485	700	349
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	225,667	1,487	SH	DFND		1,487	0	0
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	134,171	1,876	SH	SOLE		1,876	0	0
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	210,483	2,943	SH	DFND		2,943	0	0
RUSSELL MID CAP GROWTH INDEXISHARES ETF	ETF MID CAP	464287481	5,429,866	59,637	SH	SOLE		58,597	970	70
RUSSELL MID CAP GROWTH INDEXISHARES ETF	ETF MID CAP	464287481	163,890	1,800	SH	DFND		1,800	0	0
RUSSELL MID CAP INDEX ISHARES ETF	ETF MID CAP	464287499	6,820,974	97,555	SH	SOLE		97,098	0	457
S&P MID CAP 400 ETF ISHARES	ETF MID CAP	464287507	3,892,211	15,559	SH	SOLE		15,228	190	141
S&P MID CAP 400 ETF ISHARES	ETF MID CAP	464287507	104,566	418	SH	DFND		418	0	0
NASDAQ BIOTECH INDEX ETF	COMMON STOCK	464287556	1,334,089	10,329	SH	SOLE		9,554	675	100
NASDAQ BIOTECH INDEX ETF	COMMON STOCK	464287556	19,374	150	SH	DFND		150	0	0
RUSSELL 1000 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287598	2,700,635	17,737	SH	SOLE		17,737	0	0
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	13,886,257	194,187	SH	SOLE		190,894	2,837	456
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	141,874	1,984	SH	DFND		1,984	0	0
RUSSELL 1000 GROWTH ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287614	234,800	961	SH	SOLE		961	0	0
RUSSELL 200 GROWTH ETF	ETF LARGE CAP/MULTI-CAP	464287648	317,321	1,399	SH	SOLE		1,399	0	0
RUSSELL 2000	ETF SMALL CAP	464287655	6,917,406	38,775	SH	SOLE		38,090	420	265

INDEX ETF ISHARES										
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	16,114,676	156,804	SH	SOLE	154,988	1,322	494	
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	221,057	2,151	SH	DFND	2,151	0	0	
US TELECOMM ISHARES ETF	COMMON STOCK	464287713	437,629	18,907	SH	SOLE	18,493	179	235	
US TECHNOLOGY ISHARES ETF	COMMON STOCK	464287721	21,681,341	233,611	SH	SOLE	229,392	2,326	1,893	
US TECHNOLOGY ISHARES ETF	COMMON STOCK	464287721	822,296	8,860	SH	DFND	8,860	0	0	
ISHARES TR US INDUSTRIALS	ETF LARGE CAP/MULTI-CAP	464287754	205,122	2,048	SH	SOLE	1,920	128	0	
ISHARES TR US INDUSTRIALS	ETF LARGE CAP/MULTI-CAP	464287754	60,096	600	SH	DFND	600	0	0	
ISHARES TR US HLTHCARE ETF	ETF LARGE CAP/MULTI-CAP	464287762	265,674	973	SH	SOLE	913	60	0	
ISHARES TR US HLTHCARE ETF	ETF LARGE CAP/MULTI-CAP	464287762	209,429	767	SH	DFND	767	0	0	
ISHARES TR U.S. FINLS ETF	ETF LARGE CAP/MULTI-CAP	464287788	175,616	2,469	SH	SOLE	2,344	125	0	
ISHARES TR U.S. FINLS ETF	ETF LARGE CAP/MULTI-CAP	464287788	92,469	1,300	SH	DFND	1,300	0	0	
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	28,389,148	293,582	SH	SOLE	287,961	4,210	1,411	
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	444,529	4,597	SH	DFND	4,597	0	0	
ISHARES TR U.S. CNSM GD ETF	ETF LARGE CAP/MULTI-CAP	464287812	287,287	1,442	SH	SOLE	1,390	52	0	
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	5,021,248	53,652	SH	SOLE	53,018	492	142	
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	31,071	332	SH	DFND	332	0	0	
S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	4,776,415	43,446	SH	SOLE	43,248	92	106	
S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	52,330	476	SH	DFND	476	0	0	
JPM EMERGING MARKETS ISHARES	ETF FIXED TAXABLE	464288281	3,404,417	39,459	SH	SOLE	38,562	581	316	
JPM EMERGING MARKETS ISHARES	ETF FIXED TAXABLE	464288281	145,726	1,689	SH	DFND	1,689	0	0	
ISHARES TR INTL SEL DIV ETF	ETF INTERNATIONAL	464288448	490,921	17,865	SH	SOLE	17,865	0	0	
ISHARES PREFERRED & INC ETF	ETF PREFERRED	464288687	633,553	20,300	SH	SOLE	20,300	0	0	
ISHARES TR MICRO-CAP ETF	ETF SMALL CAP	464288869	255,002	2,440	SH	SOLE	2,440	0	0	
MSCI EMERGING MKTS CORE ISHARES	ETF EMERGING MARKET	46434G103	2,925,116	59,955	SH	SOLE	58,246	1,276	433	
LC CORE DVD GROWTH	ETF LARGE CAP/MULTI-CAP	46434V621	283,393	5,669	SH	SOLE	5,669	0	0	
JPMORGAN CHASE	COMMON	46625H100	7,615,112	58,439	SH	SOLE	58,179	0	260	



& CO COM	STOCK								
JPMORGAN CHASE & CO COM	COMMON STOCK	46625H100	104,248	800	SH	DFND	800	0	0
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	12,346,370	79,654	SH	SOLE	78,393	819	442
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	370,450	2,390	SH	DFND	2,390	0	0
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	3,100,320	23,099	SH	SOLE	22,699	400	0
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	241,596	1,800	SH	DFND	1,800	0	0
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	8,503,153	43,331	SH	SOLE	42,406	570	355
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	98,118	500	SH	DFND	500	0	0
LA-Z BOY INC COM	COMMON STOCK	505336107	668,958	23,012	SH	SOLE	23,012	0	0
LAM RESEARCH CORP COM	COMMON STOCK	512807108	9,630,357	18,167	SH	SOLE	18,029	73	65
LAM RESEARCH CORP COM	COMMON STOCK	512807108	50,360	95	SH	DFND	95	0	0
LILLY ELI & CO COM	COMMON STOCK	532457108	7,874,250	22,930	SH	SOLE	22,659	139	132
LILLY ELI & CO COM	COMMON STOCK	532457108	9,098,645	26,495	SH	DFND	26,495	0	0
LOCKHEED MARTIN CORP COM	COMMON STOCK	539830109	5,877,221	12,433	SH	SOLE	12,146	206	81
LOCKHEED MARTIN CORP COM	COMMON STOCK	539830109	53,889	114	SH	DFND	114	0	0
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	13,606,952	68,046	SH	SOLE	67,208	381	457
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	131,978	660	SH	DFND	660	0	0
MDU RES GROUP INC COM	COMMON STOCK	552690109	663,633	21,780	SH	SOLE	21,680	0	100
MDU RES GROUP INC COM	COMMON STOCK	552690109	3,229	106	SH	DFND	106	0	0
MARKETTAXESS HOLDINGS INC COM	COMMON STOCK	57060D108	867,070	2,216	SH	SOLE	2,216	0	0
MARKETTAXESS HOLDINGS INC COM	COMMON STOCK	57060D108	117,384	300	SH	DFND	300	0	0
MASIMO CORP COM	COMMON STOCK	574795100	601,410	3,259	SH	SOLE	3,259	0	0
MASIMO CORP COM	COMMON STOCK	574795100	36,908	200	SH	DFND	200	0	0
MCDONALDS CORP COM	COMMON STOCK	580135101	4,001,841	14,313	SH	SOLE	14,238	43	32
MCDONALDS CORP COM	COMMON STOCK	580135101	138,681	496	SH	DFND	496	0	0
MERCK & CO INC COM	COMMON STOCK	58933Y105	568,120	5,340	SH	SOLE	5,340	0	0
MICROSOFT CORP COM	COMMON STOCK	594918104	29,213,069	101,333	SH	SOLE	99,636	1,249	448
MICROSOFT CORP COM	COMMON STOCK	594918104	584,072	2,026	SH	DFND	2,026	0	0

MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	7,807,250	93,189	SH	SOLE	90,257	2,247	685
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	261,812	3,125	SH	DFND	3,125	0	0
MORGAN STANLEY DEAN WITTER COM	COMMON STOCK	617446448	203,431	2,317	SH	SOLE	2,317	0	0
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	6,094,470	79,068	SH	SOLE	77,780	1,140	148
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	358,190	4,647	SH	DFND	4,647	0	0
NIKE INC CL B COM	COMMON STOCK	654106103	1,283,176	10,463	SH	SOLE	10,336	0	127
NORTHERN TR CORP COM	COMMON STOCK	665859104	2,279,530	25,866	SH	SOLE	24,941	800	125
NORTHERN TR CORP COM	COMMON STOCK	665859104	48,911	555	SH	DFND	555	0	0
NUCOR CORP COM	COMMON STOCK	670346105	2,116,519	13,702	SH	SOLE	13,549	28	125
NUCOR CORP COM	COMMON STOCK	670346105	41,706	270	SH	DFND	270	0	0
NVIDIA CORP COM	COMMON STOCK	67066G104	5,140,220	18,506	SH	SOLE	14,876	3,500	130
NUVEEN ENH AMT FR MUNI CRED	CLOSED END FIXED TAX FREE	67071L106	151,726	12,880	SH	SOLE	12,880	0	0
O'REILLY AUTOMOTIVE INC COM	COMMON STOCK	67103H107	5,108,945	6,018	SH	SOLE	5,977	9	32
OMNICOM GROUP INC COM	COMMON STOCK	681919106	5,720,501	60,638	SH	SOLE	59,375	1,047	216
OMNICOM GROUP INC COM	COMMON STOCK	681919106	59,245	628	SH	DFND	628	0	0
OMNICELL INC COM	COMMON STOCK	68213N109	472,876	8,060	SH	SOLE	8,060	0	0
ORACLE CORP COM	COMMON STOCK	68389X105	1,534,008	16,509	SH	SOLE	16,354	0	155
ORACLE CORP COM	COMMON STOCK	68389X105	13,938	150	SH	DFND	150	0	0
OUTLOOK THERAPEUTICS INC	COMMON STOCK	69012T206	161,103	149,170	SH	SOLE	149,170	0	0
PALO ALTO NETWORKS INC COM	COMMON STOCK	697435105	308,598	1,545	SH	SOLE	1,545	0	0
PEPSICO INC COM	COMMON STOCK	713448108	29,419,603	161,381	SH	SOLE	160,303	755	323
PEPSICO INC COM	COMMON STOCK	713448108	301,158	1,652	SH	DFND	1,652	0	0
PFIZER INC COM	COMMON STOCK	717081103	8,100,574	198,597	SH	SOLE	196,960	567	1,070
PFIZER INC COM	COMMON STOCK	717081103	142,315	3,489	SH	DFND	3,489	0	0
PHILIP MORRIS INTL INC COM	COMMON STOCK	718172109	235,829	2,425	SH	SOLE	2,425	0	0
PHILIP MORRIS INTL INC COM	COMMON STOCK	718172109	19,450	200	SH	DFND	200	0	0
PHILLIPS 66 COM	COMMON STOCK	718546104	1,354,229	13,358	SH	SOLE	13,358	0	0
PHILLIPS 66 COM	COMMON STOCK	718546104	50,690	500	SH	DFND	500	0	0

SECURITY	ISSUANCE	ISSUE	AMOUNT	CURRENCY	STATUS	AMOUNT	AMOUNT	AMOUNT
POOL CORPORATION COM	COMMON STOCK	73278L105	756,785	2,210 SH	SOLE	2,210	0	0
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	6,255,805	55,411 SH	SOLE	54,708	518	185
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	24,386	216 SH	DFND	216	0	0
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	8,473,870	56,991 SH	SOLE	56,047	880	64
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	505,691	3,401 SH	DFND	3,401	0	0
PROLOGIS INC REIT	REAL ESTATE INVESTMENT TRUST	74340W103	231,312	1,854 SH	SOLE	1,854	0	0
PROLOGIS INC REIT	REAL ESTATE INVESTMENT TRUST	74340W103	748	6 SH	DFND	6	0	0
PUBLIC STORAGE INC. CLASS A REIT	REAL ESTATE INVESTMENT TRUST	74460D109	1,251,370	4,142 SH	SOLE	4,124	0	18
PUBLIC STORAGE INC. CLASS A REIT	REAL ESTATE INVESTMENT TRUST	74460D109	1,812	6 SH	DFND	6	0	0
RAYTHEON TECHNOLOGIES COM	COMMON STOCK	75513E101	6,709,002	68,509 SH	SOLE	67,270	1,148	91
RAYTHEON TECHNOLOGIES COM	COMMON STOCK	75513E101	27,322	279 SH	DFND	279	0	0
REALTY INCOME CORP REIT	REAL ESTATE INVESTMENT TRUST	756109104	2,290,984	36,189 SH	SOLE	35,270	272	647
REALTY INCOME CORP REIT	REAL ESTATE INVESTMENT TRUST	756109104	3,355	53 SH	DFND	53	0	0
REPUBLIC SERVICES INC COM	COMMON STOCK	760759100	271,792	2,010 SH	SOLE	2,000	0	10
ROPER INDS INC NEW COM	COMMON STOCK	776696106	2,009,492	4,560 SH	SOLE	4,489	0	71
ROPER INDS INC NEW COM	COMMON STOCK	776696106	26,881	61 SH	DFND	61	0	0
S&P GLOBAL INC COM	COMMON STOCK	78409V104	2,752,455	7,984 SH	SOLE	7,846	28	110
S&P GLOBAL INC COM	COMMON STOCK	78409V104	4,481	13 SH	DFND	13	0	0
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	4,963,841	12,125 SH	SOLE	12,125	0	0
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	2,806,367	6,855 SH	DFND	6,855	0	0
BARCLAYS CONVERTIBLE SEC ETF SPDR	ETF FIXED TAXABLE	78464A359	714,189	10,650 SH	SOLE	10,650	0	0
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	8,759,974	19,110 SH	SOLE	18,709	401	0
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	213,156	465 SH	DFND	465	0	0
B/B HIGH YIELD BOND SPDR ETF	ETF FIXED TAXABLE	78468R622	4,787,636	51,581 SH	SOLE	50,603	615	363
SALESFORCE.COM COM	COMMON STOCK	79466L302	244,329	1,223 SH	SOLE	1,223	0	0
SCHLUMBERGER LTD COM	COMMON STOCK	806857108	338,473	6,895 SH	SOLE	6,595	0	300
CHARLES SCHWAB	COMMON	808513105	6,781,634	129,473 SH	SOLE	128,533	387	553

CORP COM	STOCK									
CHARLES SCHWAB CORP COM	COMMON STOCK	808513105	18,804	359	SH	DFND	359	0	0	
SCHWAB INTERNATIONAL DVD ETF	ETF INTERNATIONAL	808524672	5,511,232	233,332	SH	SOLE	232,711	0	621	
SCHWAB INTERNATIONAL DVD ETF	ETF INTERNATIONAL	808524672	54,112	2,291	SH	DFND	2,291	0	0	
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	10,425,116	142,518	SH	SOLE	142,518	0	0	
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	99,117	1,355	SH	DFND	1,355	0	0	
SCHWAB STRATEGIC TR US TIPS ETF	ETF FIXED TAXABLE	808524870	234,006	4,365	SH	SOLE	4,365	0	0	
MATERIALS SECTOR ETF SPDR	COMMON STOCK	81369Y100	5,573,338	69,107	SH	SOLE	67,483	1,363	261	
MATERIALS SECTOR ETF SPDR	COMMON STOCK	81369Y100	129,522	1,606	SH	DFND	1,606	0	0	
HEALTHCARE SECTOR ETF SPDR	COMMON STOCK	81369Y209	9,237,248	71,353	SH	SOLE	70,064	826	463	
HEALTHCARE SECTOR ETF SPDR	COMMON STOCK	81369Y209	221,117	1,708	SH	DFND	1,708	0	0	
CONSUMER STAPLES SECTOR ETF SPDR	COMMON STOCK	81369Y308	8,083,145	108,210	SH	SOLE	106,836	1,061	313	
CONSUMER STAPLES SECTOR ETF SPDR	COMMON STOCK	81369Y308	234,333	3,137	SH	DFND	3,137	0	0	
CONSUMER DISCRETION SECTOR ETF	COMMON STOCK	81369Y407	4,959,552	33,166	SH	SOLE	32,439	410	317	
CONSUMER DISCRETION SECTOR ETF	COMMON STOCK	81369Y407	114,697	767	SH	DFND	767	0	0	
ENERGY SECTOR ETF SPDR	COMMON STOCK	81369Y506	3,132,517	37,820	SH	SOLE	37,309	376	135	
ENERGY SECTOR ETF SPDR	COMMON STOCK	81369Y506	114,305	1,380	SH	DFND	1,380	0	0	
FINANCIAL SECTOR ETF SPDR	COMMON STOCK	81369Y605	3,607,433	112,244	SH	SOLE	110,074	1,018	1,152	
FINANCIAL SECTOR ETF SPDR	COMMON STOCK	81369Y605	22,048	686	SH	DFND	686	0	0	
INDUSTRIAL SECTOR ETF SPDR	COMMON STOCK	81369Y704	2,358,721	23,313	SH	SOLE	22,893	191	229	
TECHNOLOGY SELECT SECTOR ETF SPDR	COMMON STOCK	81369Y803	4,354,799	28,838	SH	SOLE	28,755	0	83	
COMM SERVICES SPDR	COMMON STOCK	81369Y852	3,581,200	61,779	SH	SOLE	60,445	770	564	
COMM SERVICES SPDR	COMMON STOCK	81369Y852	35,824	618	SH	DFND	618	0	0	
REAL ESTATE SELECT SEC ETF	COMMON STOCK	81369Y860	3,499,200	93,615	SH	SOLE	93,169	169	277	
REAL ESTATE SELECT SEC ETF	COMMON STOCK	81369Y860	48,742	1,304	SH	DFND	1,304	0	0	
UTILITIES SECTOR ETF	COMMON STOCK	81369Y886	2,821,132	41,679	SH	SOLE	41,007	446	226	
UTILITIES SECTOR ETF	COMMON STOCK	81369Y886	54,152	800	SH	DFND	800	0	0	

SERVICE NOW INC COM	COMMON STOCK	81762P102	4,965,276	10,685	SH	SOLE	10,575	54	56
SERVICE NOW INC COM	COMMON STOCK	81762P102	1,858	4	SH	DFND	4	0	0
SITEONE LANDSCAPE SUPPLY INCCOM	COMMON STOCK	82982L103	2,157,173	15,761	SH	SOLE	15,761	0	0
SITEONE LANDSCAPE SUPPLY INCCOM	COMMON STOCK	82982L103	136,185	995	SH	DFND	995	0	0
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	3,159,618	20,078	SH	SOLE	19,655	423	0
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	58,697	373	SH	DFND	373	0	0
STARBUCKS CORP COM	COMMON STOCK	855244109	3,334,001	32,018	SH	SOLE	31,800	0	218
STARBUCKS CORP COM	COMMON STOCK	855244109	26,032	250	SH	DFND	250	0	0
STRYKER CORP COM	COMMON STOCK	863667101	18,196,463	63,745	SH	SOLE	62,907	631	207
STRYKER CORP COM	COMMON STOCK	863667101	138,732	486	SH	DFND	486	0	0
SYSCO CORP COM	COMMON STOCK	871829107	816,057	10,568	SH	SOLE	9,648	900	20
TJX COS INC NEW COM	COMMON STOCK	872540109	8,415,349	107,395	SH	SOLE	105,669	1,301	425
TJX COS INC NEW COM	COMMON STOCK	872540109	64,647	825	SH	DFND	825	0	0
TARGET CORP COM	COMMON STOCK	87612E106	226,413	1,367	SH	SOLE	1,342	0	25
TESLA MOTORS INC COM	COMMON STOCK	88160R101	457,449	2,205	SH	SOLE	2,205	0	0
TESLA MOTORS INC COM	COMMON STOCK	88160R101	10,373	50	SH	DFND	50	0	0
TEXAS INSTRS INC COM	COMMON STOCK	882508104	7,084,618	38,088	SH	SOLE	37,779	231	78
TEXAS INSTRS INC COM	COMMON STOCK	882508104	22,693	122	SH	DFND	122	0	0
THERMO FISHER SCIENTIFIC INCCOM	COMMON STOCK	883556102	435,727	756	SH	SOLE	756	0	0
THERMO FISHER SCIENTIFIC INCCOM	COMMON STOCK	883556102	11,527	20	SH	DFND	20	0	0
TORO CO COM	COMMON STOCK	891092108	557,905	5,019	SH	SOLE	5,019	0	0
TORO CO COM	COMMON STOCK	891092108	100,044	900	SH	DFND	900	0	0
TRUIST FINANCIAL COM	COMMON STOCK	89832Q109	927,829	27,218	SH	SOLE	26,993	0	225
TRUIST FINANCIAL COM	COMMON STOCK	89832Q109	8,863	260	SH	DFND	260	0	0
US BANCORP DEL COM	COMMON STOCK	902973304	1,209,553	33,562	SH	SOLE	32,812	650	100
US BANCORP DEL COM	COMMON STOCK	902973304	10,812	300	SH	DFND	300	0	0
UNION PAC CORP COM	COMMON STOCK	907818108	2,243,429	11,147	SH	SOLE	10,997	150	0
UNION PAC CORP COM	COMMON STOCK	907818108	25,157	125	SH	DFND	125	0	0
UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	2,175,899	11,217	SH	SOLE	11,018	149	50

UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	213,389	1,100	SH	DFND	1,100	0	0
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	14,564,264	30,819	SH	SOLE	30,385	239	195
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	62,380	132	SH	DFND	132	0	0
VF CORP COM	COMMON STOCK	918204108	486,424	21,243	SH	SOLE	20,627	250	366
VF CORP COM	COMMON STOCK	918204108	4,305	188	SH	DFND	188	0	0
VALERO ENERGY NEW COM	COMMON STOCK	91913Y100	7,370,098	52,795	SH	SOLE	52,517	81	197
VALERO ENERGY NEW COM	COMMON STOCK	91913Y100	1,396	10	SH	DFND	10	0	0
VANGUARD INTERMEDIATE-TERM	ETF FIXED TAXABLE	921937819	15,602,884	203,323	SH	SOLE	198,803	3,137	1,383
VANGUARD INTERMEDIATE-TERM	ETF FIXED TAXABLE	921937819	105,057	1,369	SH	DFND	1,369	0	0
VANGUARD S/T BOND INDEX ETF	ETF FIXED TAXABLE	921937827	9,784,956	127,925	SH	SOLE	124,539	0	3,386
VANGUARD S/T BOND INDEX ETF	ETF FIXED TAXABLE	921937827	507,281	6,632	SH	DFND	6,632	0	0
VANGUARD W HIGH DIV YIELD ETF	ETF LARGE CAP/MULTI-CAP	921946406	4,030,514	38,204	SH	SOLE	38,096	108	0
VANGUARD TOTAL INTL BD IDX ETF	ETF FIXED TAXABLE	92203J407	6,159,021	125,928	SH	SOLE	123,590	1,512	826
VANGUARD TOTAL INTL BD IDX ETF	ETF FIXED TAXABLE	92203J407	146,094	2,987	SH	DFND	2,987	0	0
VANGUARD INFO TECH ETF	COMMON STOCK	92204A702	20,729,618	53,779	SH	SOLE	53,754	0	25
VANGUARD INFO TECH ETF	COMMON STOCK	92204A702	65,528	170	SH	DFND	170	0	0
VANGUARD FTSE ALL WRLD EX US ETF	ETF INTERNATIONAL	922042775	1,324,076	24,763	SH	SOLE	24,763	0	0
VANGUARD INTER-TERM CORP	ETF FIXED TAXABLE	92206C870	429,016	5,348	SH	SOLE	5,348	0	0
VANGUARD TAX-EXEMPT BOND	ETF FIXED TAX FREE	922907746	795,205	15,700	SH	SOLE	15,700	0	0
VANGUARD I S&P 500 COM	ETF LARGE CAP/MULTI-CAP	922908363	13,596,048	36,153	SH	SOLE	36,062	0	91
VANGUARD I S&P 500 COM	ETF LARGE CAP/MULTI-CAP	922908363	208,718	555	SH	DFND	555	0	0
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	9,227,079	111,117	SH	SOLE	109,164	1,740	213
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	155,533	1,873	SH	DFND	1,873	0	0
VANGUARD MID-CAP INDEX ETF	ETF MID CAP	922908629	5,107,635	24,216	SH	SOLE	24,216	0	0
VANGUARD I LARGE CAP ETF	ETF LARGE CAP/MULTI-CAP	922908637	1,475,797	7,900	SH	SOLE	7,900	0	0
VANGUARD I EXTENDED MARKET ETF	ETF LARGE CAP/MULTI-CAP	922908652	430,273	3,069	SH	SOLE	3,069	0	0
VANGUARD SMALL-CAP ETF	ETF SMALL CAP	922908751	4,869,793	25,690	SH	SOLE	25,690	0	0
VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	4,920,753	126,565	SH	SOLE	125,201	1,114	250

VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	74,844	1,925	SH	DFND	1,925	0	0
VISA COM	COMMON STOCK	92826C839	15,773,714	69,963	SH	SOLE	69,328	415	220
VISA COM	COMMON STOCK	92826C839	107,317	476	SH	DFND	476	0	0
WAL MART STORES INC COM	COMMON STOCK	931142103	7,379,454	50,048	SH	SOLE	48,985	821	242
WAL MART STORES INC COM	COMMON STOCK	931142103	92,450	627	SH	DFND	627	0	0
WASTE MANAGEMENT INC COM	COMMON STOCK	94106L109	399,765	2,450	SH	SOLE	2,450	0	0
YETI HOLDINGS INC	COMMON STOCK	98585X104	237,000	5,925	SH	SOLE	5,775	0	150