

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: 06-30-2022

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: Director of Wealth Operations

Phone: 765-747-1315

Signature, Place, and Date of Signing:

Candy Shannon Muncie, IN 07-18-2022
[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: 370

Form 13F Information Table Value Total: 1,011,948

(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

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 INFORMATION TABLE

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

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5			COLUMN 6	COLUMN 7	COLUMN 8		
				VALUE	SHRS OR PRN AMT	SH/ PUT/ INVESTMENT			OTHER	SOLE	SHARED
NAME OF ISSUER	TITLE OF CLASS	CUSIP	(x\$1000)	PRN AMT	PRN	CALL	DISCRETION	MANAGER	SOLE	SHARED	NONE
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101	10,455	37,657	SH		SOLE		36,954	466	237
ACCENTURE PLC ADR	FOREIGN EQUITIES	G1151C101	124	446	SH		DFND		386	60	0
LINDE PLC COM	COMMON STOCK	G5494J103	4,141	14,402	SH		SOLE		14,254	25	123
LINDE PLC COM	COMMON STOCK	G5494J103	3	10	SH		DFND		10	0	0
MEDTRONIC INCORPORATED ADR	FOREIGN EQUITIES	G5960L103	3,173	35,356	SH		SOLE		34,855	482	19
MEDTRONIC INCORPORATED ADR	FOREIGN EQUITIES	G5960L103	36	398	SH		DFND		303	95	0
ALCON INC COM	FOREIGN EQUITIES	H01301128	3,067	43,897	SH		SOLE		43,616	150	131
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	8,684	44,174	SH		SOLE		43,527	389	258
CHUBB LIMITED ADR	FOREIGN EQUITIES	H1467J104	273	1,387	SH		DFND		1,357	30	0
AFLAC INC COM	COMMON STOCK	001055102	470	8,494	SH		SOLE		8,494	0	0
AT&T INC COM	COMMON STOCK	00206R102	898	42,875	SH		SOLE		42,401	474	0
AT&T INC COM	COMMON STOCK	00206R102	21	1,000	SH		DFND		1,000	0	0
ABBOTT LABS COM	COMMON STOCK	002824100	10,179	93,683	SH		SOLE		92,450	900	333
ABBOTT LABS COM	COMMON STOCK	002824100	323	2,969	SH		DFND		2,819	150	0
ABBVIE INC COM	COMMON STOCK	00287Y109	3,185	20,794	SH		SOLE		20,794	0	0
ABBVIE INC COM	COMMON STOCK	00287Y109	222	1,450	SH		DFND		1,450	0	0
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	4,442	12,135	SH		SOLE		11,343	725	67
ADOBE SYSTEMS INC COM	COMMON STOCK	00724F101	48	131	SH		DFND		131	0	0
ALEXANDRIA RE EQUITIES INC COM	REAL ESTATE INVESTMENT TRUST	015271109	1,399	9,645	SH		SOLE		9,565	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	2,977	50,800	SH		SOLE		49,225	1,450	125
ALLIANT CORP COM	COMMON STOCK	018802108	203	3,460	SH		DFND		3,260	200	0

ALPHABET INC CL C COM	COMMON STOCK	02079K107	2,518	1,151	SH	SOLE	1,144	0	7
ALPHABET INC CL C COM	COMMON STOCK	02079K107	33	15	SH	DFND	15	0	0
ALPHABET CL A COM	COMMON STOCK	02079K305	16,207	7,437	SH	SOLE	7,309	87	41
ALPHABET CL A COM	COMMON STOCK	02079K305	368	169	SH	DFND	169	0	0
AMAZON INC COM	COMMON STOCK	023135106	6,745	63,510	SH	SOLE	62,570	560	380
AMAZON INC COM	COMMON STOCK	023135106	85	800	SH	DFND	800	0	0
AMERICAN EXPRESS CO COM	COMMON STOCK	025816109	255	1,838	SH	SOLE	1,826	0	12
AMERICAN TOWER CORP REIT	REAL ESTATE INVESTMENT TRUST	03027X100	2,660	10,406	SH	SOLE	10,276	0	130
AMERICAN WATER CO INC COM	COMMON STOCK	030420103	1,410	9,479	SH	SOLE	9,286	17	176
AMERICAN WATER CO INC COM	COMMON STOCK	030420103	10	68	SH	DFND	68	0	0
AMERISOURCE-BERGEN CORP COM	COMMON STOCK	03073E105	623	4,401	SH	SOLE	4,374	19	8
AMERISOURCE-BERGEN CORP COM	COMMON STOCK	03073E105	12	87	SH	DFND	87	0	0
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	5,415	22,782	SH	SOLE	22,355	363	64
AMERIPRISE FINANCIAL COM	COMMON STOCK	03076C106	94	397	SH	DFND	397	0	0
AMGEN INC COM	COMMON STOCK	031162100	5,403	22,208	SH	SOLE	22,158	50	0
AMGEN INC COM	COMMON STOCK	031162100	50	206	SH	DFND	206	0	0
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	6,293	97,752	SH	SOLE	97,212	0	540
AMPHENOL CORPORATION COM	COMMON STOCK	032095101	15	233	SH	DFND	233	0	0
ANSYS, INC. COM	COMMON STOCK	03662Q105	555	2,319	SH	SOLE	2,262	0	57
ANTHEM INC COM	COMMON STOCK	036752103	869	1,800	SH	SOLE	1,800	0	0
APPLE COMPUTER INC COM	COMMON STOCK	037833100	31,645	231,458	SH	SOLE	228,902	1,737	819
APPLE COMPUTER INC COM	COMMON STOCK	037833100	833	6,095	SH	DFND	6,095	0	0
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	12,673	60,335	SH	SOLE	59,291	715	329
AUTOMATIC DATA PROCESSING COM	COMMON STOCK	053015103	275	1,307	SH	DFND	1,276	31	0
BALL CORP COM	COMMON STOCK	058498106	2,922	42,492	SH	SOLE	42,492	0	0
BAXTER INTERNATIONAL INC COM	COMMON STOCK	071813109	1,274	19,831	SH	SOLE	19,081	650	100
BAXTER INTERNATIONAL INC COM	COMMON STOCK	071813109	103	1,600	SH	DFND	1,600	0	0
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	3,738	15,163	SH	SOLE	14,653	350	160
BECTON DICKINSON & CO COM	COMMON STOCK	075887109	108	437	SH	DFND	382	55	0
BERKSHIRE	COMMON	084670108	818	2	SH	SOLE	2	0	0

HATHAWAY CL A COM	STOCK								
BERKSHIRE HATHAWAY CL B COM	COMMON STOCK	084670702	4,435	16,246	SH	SOLE	16,080	98	68
BERKSHIRE HATHAWAY CL B COM	COMMON STOCK	084670702	68	250	SH	DFND	250	0	0
BLACKROCK INC COM	COMMON STOCK	09247X101	5,271	8,655	SH	SOLE	8,601	13	41
BLACKROCK INC COM	COMMON STOCK	09247X101	76	125	SH	DFND	125	0	0
BRISTOL-MYERS SQUIBB COM	COMMON STOCK	110122108	328	4,265	SH	SOLE	4,225	0	40
BROADCOM INC NPV COM	COMMON STOCK	11135F101	9,918	20,416	SH	SOLE	20,287	25	104
BROADCOM INC NPV COM	COMMON STOCK	11135F101	132	272	SH	DFND	272	0	0
BROWN & BROWN INC COM	COMMON STOCK	115236101	2,030	34,803	SH	SOLE	32,803	2,000	0
BROWN & BROWN INC COM	COMMON STOCK	115236101	51	880	SH	DFND	680	200	0
CME GROUP COM	COMMON STOCK	12572Q105	322	1,572	SH	SOLE	1,560	0	12
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	3,366	36,331	SH	SOLE	36,206	0	125
CVS CORPORATION DELAWARE COM	COMMON STOCK	126650100	19	200	SH	DFND	200	0	0
CANADIAN NATIONAL RAILWAY ADR	FOREIGN EQUITIES	136375102	3,558	31,635	SH	SOLE	31,570	0	65
CASEY'S GENERAL STORE COM	COMMON STOCK	147528103	1,807	9,769	SH	SOLE	9,769	0	0
CATERPILLAR INC. COM	COMMON STOCK	149123101	3,195	17,875	SH	SOLE	17,730	0	145
CHARLES RIV LABS INTL INC COM	COMMON STOCK	159864107	1,156	5,402	SH	SOLE	5,169	172	61
CHARLES RIV LABS INTL INC COM	COMMON STOCK	159864107	102	475	SH	DFND	475	0	0
CHEVRON CORP COM	COMMON STOCK	166764100	7,829	54,075	SH	SOLE	53,494	456	125
CHEVRON CORP COM	COMMON STOCK	166764100	245	1,695	SH	DFND	1,620	75	0
CISCO SYSTEMS COM	COMMON STOCK	17275R102	7,005	164,322	SH	SOLE	162,093	1,660	569
CISCO SYSTEMS COM	COMMON STOCK	17275R102	173	4,051	SH	DFND	4,051	0	0
COCA COLA CO COM	COMMON STOCK	191216100	1,525	24,252	SH	SOLE	24,234	0	18
COCA COLA CO COM	COMMON STOCK	191216100	47	750	SH	DFND	750	0	0
COGNIZANT TECHNOLOGY COM	COMMON STOCK	192446102	6,098	90,356	SH	SOLE	89,806	0	550
COGNIZANT TECHNOLOGY COM	COMMON STOCK	192446102	27	397	SH	DFND	397	0	0
COLGATE PALMOLIVE CO COM	COMMON STOCK	194162103	856	10,685	SH	SOLE	10,185	500	0
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	8,824	224,942	SH	SOLE	223,048	520	1,374
COMCAST CORP CLASS A COM	COMMON STOCK	20030N101	136	3,456	SH	DFND	3,456	0	0

CONOCOPHILLIPS COM	COMMON STOCK	20825C104	2,021	22,507	SH	SOLE	21,785	675	47
CONOCOPHILLIPS COM	COMMON STOCK	20825C104	81	900	SH	DFND	800	100	0
CORNING INC COM	COMMON STOCK	219350105	1,151	36,532	SH	SOLE	35,770	762	0
CORNING INC COM	COMMON STOCK	219350105	116	3,675	SH	DFND	3,675	0	0
CORTEVA INC COM	COMMON STOCK	22052L104	3,718	68,689	SH	SOLE	68,233	0	456
CORTEVA INC COM	COMMON STOCK	22052L104	38	693	SH	DFND	693	0	0
COSTCO COMPANIES INC COM	COMMON STOCK	22160K105	11,928	24,888	SH	SOLE	24,493	256	139
COSTCO COMPANIES INC COM	COMMON STOCK	22160K105	85	178	SH	DFND	178	0	0
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	2,462	21,144	SH	SOLE	21,000	0	144
CULLEN FROST BANKERS COM	COMMON STOCK	229899109	17	150	SH	DFND	150	0	0
CUMMINS INC COM	COMMON STOCK	231021106	4,199	21,699	SH	SOLE	21,677	0	22
CUMMINS INC COM	COMMON STOCK	231021106	39	202	SH	DFND	202	0	0
DANAHER CORP COM	COMMON STOCK	235851102	7,566	29,845	SH	SOLE	28,948	761	136
DANAHER CORP COM	COMMON STOCK	235851102	145	570	SH	DFND	500	70	0
DEERE & CO COM	COMMON STOCK	244199105	398	1,328	SH	SOLE	1,323	0	5
DEERE & CO COM	COMMON STOCK	244199105	30	100	SH	DFND	100	0	0
DIGITAL REALTY TRUST REIT	REAL ESTATE INVESTMENT TRUST	253868103	540	4,163	SH	SOLE	4,163	0	0
DIGITAL REALTY TRUST REIT	REAL ESTATE INVESTMENT TRUST	253868103	1	5	SH	DFND	5	0	0
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	4,253	45,049	SH	SOLE	44,181	535	333
DISNEY WALT COMPANY COM	COMMON STOCK	254687106	65	689	SH	DFND	689	0	0
DOMINION RESOURCES INC NEW COM	COMMON STOCK	25746U109	875	10,959	SH	SOLE	10,884	0	75
DUPONT DE NUMOURS INC COM	COMMON STOCK	26614N102	320	5,766	SH	SOLE	5,766	0	0
DUPONT DE NUMOURS INC COM	COMMON STOCK	26614N102	15	266	SH	DFND	266	0	0
EOG RESOURCES INC COM	COMMON STOCK	26875P101	4,351	39,396	SH	SOLE	38,796	36	564
EOG RESOURCES INC COM	COMMON STOCK	26875P101	34	312	SH	DFND	312	0	0
ECOLAB INC COM	COMMON STOCK	278865100	1,511	9,828	SH	SOLE	9,393	350	85
ECOLAB INC COM	COMMON STOCK	278865100	12	75	SH	DFND	75	0	0
EDWARDS LIFESCIENCES CORP COM	COMMON STOCK	28176E108	5,129	53,942	SH	SOLE	53,854	0	88
EDWARDS LIFESCIENCES CORP COM	COMMON STOCK	28176E108	2	23	SH	DFND	23	0	0
ELECTRONIC ARTS	COMMON	285512109	353	2,902	SH	SOLE	2,807	0	95

INC COM	STOCK								
EMERSON ELEC CO COM	COMMON STOCK	291011104	2,330	29,300	SH	SOLE	29,130	0	170
EMERSON ELEC CO COM	COMMON STOCK	291011104	87	1,100	SH	DFND	1,100	0	0
EQUINIX INC REIT	REAL ESTATE INVESTMENT TRUST	29444U700	771	1,173	SH	SOLE	1,173	0	0
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	2,858	33,376	SH	SOLE	32,271	1,005	100
EXXON MOBIL CORP COM	COMMON STOCK	30231G102	62	725	SH	DFND	625	100	0
META PLATFORMS INC	COMMON STOCK	30303M102	1,864	11,561	SH	SOLE	11,300	129	132
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	2,684	75,368	SH	SOLE	75,368	0	0
FIRST MERCHANTS CORP COM	COMMON STOCK	320817109	151	4,250	SH	DFND	4,250	0	0
FORTIVE CORP COM	COMMON STOCK	34959J108	387	7,116	SH	SOLE	6,996	83	37
FORTIVE CORP COM	COMMON STOCK	34959J108	11	200	SH	DFND	150	50	0
FOX COM	COMMON STOCK	35137L105	2,586	80,444	SH	SOLE	80,115	0	329
FRANKLIN ELECTRIC CO INC COM	COMMON STOCK	353514102	14,799	202,000	SH	SOLE	2,000	0	200,000
GENERAL MILLS COM	COMMON STOCK	370334104	254	3,370	SH	SOLE	3,370	0	0
GENUINE PARTS CO COM	COMMON STOCK	372460105	3,156	23,731	SH	SOLE	23,172	509	50
GENUINE PARTS CO COM	COMMON STOCK	372460105	366	2,753	SH	DFND	2,678	75	0
GRACO INC COM	COMMON STOCK	384109104	3,483	58,641	SH	SOLE	57,586	816	239
GRACO INC COM	COMMON STOCK	384109104	32	539	SH	DFND	539	0	0
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	2,547	14,149	SH	SOLE	14,104	0	45
JACK HENRY & ASSOCIATES COM	COMMON STOCK	426281101	40	222	SH	DFND	162	60	0
HOME DEPOT INC COM	COMMON STOCK	437076102	8,835	32,215	SH	SOLE	31,860	109	246
HOME DEPOT INC COM	COMMON STOCK	437076102	165	602	SH	DFND	602	0	0
HONEYWELL INTL INC COM	COMMON STOCK	438516106	6,894	39,663	SH	SOLE	39,138	323	202
HONEYWELL INTL INC COM	COMMON STOCK	438516106	121	697	SH	DFND	617	80	0
HORMEL FOODS CORP COM	COMMON STOCK	440452100	4,131	87,234	SH	SOLE	86,799	63	372
HORMEL FOODS CORP COM	COMMON STOCK	440452100	32	679	SH	DFND	679	0	0
ILLINOIS TOOL WORKS INC COM	COMMON STOCK	452308109	271	1,488	SH	SOLE	1,488	0	0
INTEL CORP COM	COMMON STOCK	458140100	3,901	104,309	SH	SOLE	103,654	250	405
INTEL CORP COM	COMMON STOCK	458140100	84	2,250	SH	DFND	2,250	0	0
INVESCO ULTRA SHORT DURATIONEFT	ETF FIXED TAXABLE	46090A887	14,083	284,269	SH	SOLE	276,723	5,901	1,645
INVESCO ULTRA SHORT DURATIONEFT	ETF FIXED TAXABLE	46090A887	151	3,050	SH	DFND	3,050	0	0
INVESCO S&P 500 EQ WEIGHT ETF	ETF LARGE CAP/MULTI-CAP	46137V357	2,525	18,810	SH	SOLE	18,528	282	0

INVESCO S&P 500 EQ WEIGHT ETF	ETF LARGE CAP/MULTI-CAP	46137V357	120	895	SH	DFND	895	0	0
DOW JONES SELECT DIVIDEND ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287168	425	3,615	SH	SOLE	3,115	500	0
S&P 500 INDEX I SHARES	ETF LARGE CAP/MULTI-CAP	464287200	1,633	4,307	SH	SOLE	4,307	0	0
BARCLAYS AGGREGATE BOND ETF ISHARES	ETF FIXED TAXABLE	464287226	45,923	451,639	SH	SOLE	428,595	18,469	4,575
BARCLAYS AGGREGATE BOND ETF ISHARES	ETF FIXED TAXABLE	464287226	1,807	17,772	SH	DFND	17,772	0	0
MSCI EMERGING MARKET INDEX ETF ISHARES	ETF EMERGING MARKET	464287234	1,902	47,447	SH	SOLE	44,672	2,775	0
MSCI EMERGING MARKET INDEX ETF ISHARES	ETF EMERGING MARKET	464287234	90	2,255	SH	DFND	2,255	0	0
S&P 500 GROWTH ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287309	18,232	302,109	SH	SOLE	289,703	11,143	1,263
S&P 500 GROWTH ETF I SHARES	ETF LARGE CAP/MULTI-CAP	464287309	495	8,204	SH	DFND	8,204	0	0
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	12,945	94,177	SH	SOLE	91,318	2,624	235
S&P 500 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287408	14	100	SH	DFND	100	0	0
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	117	1,876	SH	SOLE	1,876	0	0
MSCI EAFE ETF ISHARES	ETF INTERNATIONAL	464287465	184	2,943	SH	DFND	2,943	0	0
RUSSELL MID CAP GROWTH INDEXISHARES ETF	ETF MID CAP	464287481	4,423	55,830	SH	SOLE	54,083	1,390	357
RUSSELL MID CAP GROWTH INDEXISHARES ETF	ETF MID CAP	464287481	143	1,800	SH	DFND	1,800	0	0
RUSSELL MID CAP INDEX ISHARES ETF	ETF MID CAP	464287499	6,434	99,522	SH	SOLE	99,065	0	457
S&P MID CAP 400 ETF ISHARES	ETF MID CAP	464287507	1,173	5,185	SH	SOLE	5,185	0	0
NASDAQ BIOTECH INDEX ETF	COMMON STOCK	464287556	1,240	10,540	SH	SOLE	9,765	675	100
NASDAQ BIOTECH INDEX ETF	COMMON STOCK	464287556	18	150	SH	DFND	150	0	0
RUSSELL 1000 VALUE ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287598	2,526	17,423	SH	SOLE	17,423	0	0
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	13,317	208,998	SH	SOLE	205,362	3,180	456
S&P MID-CAP 400 GROWTH ETF ISHARES	ETF MID CAP	464287606	126	1,984	SH	DFND	1,984	0	0
RUSSELL 1000 GROWTH ETF ISHARES	ETF LARGE CAP/MULTI-CAP	464287614	234	1,070	SH	SOLE	1,070	0	0
RUSSELL 200 GROWTH ETF	ETF LARGE CAP/MULTI-CAP	464287648	206	1,000	SH	SOLE	1,000	0	0
RUSSELL 2000 INDEX ETF ISHARES	ETF SMALL CAP	464287655	6,536	38,595	SH	SOLE	38,078	420	97
S&P MID-CAP 400 VALUE ETF ISHARES	ETF MID CAP	464287705	15,688	166,189	SH	SOLE	164,373	1,322	494
S&P MID-CAP 400	ETF MID CAP	464287705	203	2,151	SH	DFND	2,151	0	0

VALUE ETF ISHARES									
US TELECOMM ISHARES ETF	COMMON STOCK	464287713	356	14,172	SH	SOLE	13,780	157	235
US TECHNOLOGY ISHARES ETF	COMMON STOCK	464287721	17,255	215,822	SH	SOLE	207,111	6,801	1,910
US TECHNOLOGY ISHARES ETF	COMMON STOCK	464287721	708	8,860	SH	DFND	8,860	0	0
ISHARES TR US HLTHCARE ETF	ETF LARGE CAP/MULTI-CAP	464287762	229	853	SH	SOLE	753	100	0
ISHARES TR US HLTHCARE ETF	ETF LARGE CAP/MULTI-CAP	464287762	206	767	SH	DFND	767	0	0
ISHARES TR U.S. FINLS ETF	ETF LARGE CAP/MULTI-CAP	464287788	132	1,891	SH	SOLE	1,691	200	0
ISHARES TR U.S. FINLS ETF	ETF LARGE CAP/MULTI-CAP	464287788	91	1,300	SH	DFND	1,300	0	0
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	22,410	242,531	SH	SOLE	236,123	4,769	1,639
S&P SMALL CAP 600 CORE ETF ISHARES	ETF SMALL CAP	464287804	326	3,526	SH	DFND	3,526	0	0
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	4,833	54,280	SH	SOLE	53,646	492	142
S&P SMALL CAP 600 VALUE ETF ISHARES	ETF SMALL CAP	464287879	56	632	SH	DFND	332	300	0
S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	4,883	46,361	SH	SOLE	46,163	92	106
S&P SMALL CAP 600 GROWTH ETF ISHARES	ETF SMALL CAP	464287887	82	776	SH	DFND	476	300	0
JPM EMERGING MARKETS ISHARES	ETF FIXED TAXABLE	464288281	2,942	34,486	SH	SOLE	33,166	984	336
JPM EMERGING MARKETS ISHARES	ETF FIXED TAXABLE	464288281	144	1,689	SH	DFND	1,689	0	0
ISHARES TR INTL SEL DIV ETF	ETF INTERNATIONAL	464288448	418	15,407	SH	SOLE	15,407	0	0
ISHARES PREFERRED & INC ETF	ETF PREFERRED	464288687	718	21,849	SH	SOLE	21,849	0	0
ISHARES PREFERRED & INC ETF	ETF PREFERRED	464288687	33	1,000	SH	DFND	1,000	0	0
MSCI EMERGING MKTS CORE ISHARES	ETF EMERGING MARKET	46434G103	1,604	32,687	SH	SOLE	32,188	54	445
LC CORE DVD GROWTH	ETF LARGE CAP/MULTI-CAP	46434V621	270	5,669	SH	SOLE	5,669	0	0
J P MORGAN CHASE & CO COM	COMMON STOCK	46625H100	6,394	56,780	SH	SOLE	56,241	279	260
J P MORGAN CHASE & CO COM	COMMON STOCK	46625H100	90	800	SH	DFND	800	0	0
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	11,969	67,430	SH	SOLE	66,208	916	306
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	671	3,780	SH	DFND	3,720	60	0
KEYCORP COM	COMMON STOCK	493267108	181	10,489	SH	SOLE	10,489	0	0
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	3,144	23,263	SH	SOLE	22,863	400	0
KIMBERLY CLARK CORP COM	COMMON STOCK	494368103	385	2,850	SH	DFND	2,800	50	0
L3HARRIS	COMMON	502431109	11,260	46,588	SH	SOLE	45,663	570	355

TECHNOLOGIES INC COM	STOCK									
L3HARRIS TECHNOLOGIES INC COM	COMMON STOCK	502431109	164	679	SH	DFND	600	79	0	
LA-Z BOY INC COM	COMMON STOCK	505336107	403	17,012	SH	SOLE	17,012	0	0	
LAM RESEARCH CORP COM	COMMON STOCK	512807108	5,458	12,808	SH	SOLE	12,701	42	65	
LAM RESEARCH CORP COM	COMMON STOCK	512807108	40	95	SH	DFND	95	0	0	
LILLY ELI & CO COM	COMMON STOCK	532457108	11,568	35,680	SH	SOLE	35,270	64	346	
LILLY ELI & CO COM	COMMON STOCK	532457108	8,663	26,718	SH	DFND	26,718	0	0	
LOCKHEED MARTIN CORP COM	COMMON STOCK	539830109	3,971	9,235	SH	SOLE	8,950	204	81	
LOCKHEED MARTIN CORP COM	COMMON STOCK	539830109	71	164	SH	DFND	164	0	0	
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	12,146	69,539	SH	SOLE	68,756	326	457	
LOWE'S COMPANIES INC COM	COMMON STOCK	548661107	220	1,260	SH	DFND	1,210	50	0	
MDU RES GROUP INC COM	COMMON STOCK	552690109	1,245	46,129	SH	SOLE	43,854	2,000	275	
MDU RES GROUP INC COM	COMMON STOCK	552690109	3	106	SH	DFND	106	0	0	
MARKETTAXESS HOLDINGS INC COM	COMMON STOCK	57060D108	791	3,090	SH	SOLE	2,921	136	33	
MARKETTAXESS HOLDINGS INC COM	COMMON STOCK	57060D108	77	300	SH	DFND	300	0	0	
MASIMO CORP COM	COMMON STOCK	574795100	637	4,872	SH	SOLE	4,729	143	0	
MASIMO CORP COM	COMMON STOCK	574795100	52	400	SH	DFND	400	0	0	
MCDONALDS CORP COM	COMMON STOCK	580135101	2,441	9,889	SH	SOLE	9,881	0	8	
MCDONALDS CORP COM	COMMON STOCK	580135101	133	539	SH	DFND	539	0	0	
MERCK & CO INC COM	COMMON STOCK	58933Y105	609	6,682	SH	SOLE	6,682	0	0	
MERCK & CO INC COM	COMMON STOCK	58933Y105	91	1,000	SH	DFND	1,000	0	0	
MICROSOFT CORPORATION COM	COMMON STOCK	594918104	25,108	97,767	SH	SOLE	96,037	1,282	448	
MICROSOFT CORPORATION COM	COMMON STOCK	594918104	777	3,026	SH	DFND	2,826	200	0	
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	3,275	56,394	SH	SOLE	53,872	2,072	450	
MICROCHIP TECHNOLOGY COM	COMMON STOCK	595017104	308	5,300	SH	DFND	5,100	200	0	
NATIONAL VISION HLDGS INC COM	COMMON STOCK	63845R107	395	14,350	SH	SOLE	13,685	665	0	
NATIONAL VISION HLDGS INC COM	COMMON STOCK	63845R107	30	1,100	SH	DFND	1,100	0	0	
NEXTERA ENERGY INC COM	COMMON STOCK	65339F101	5,390	69,589	SH	SOLE	68,710	731	148	
NEXTERA ENERGY	COMMON	65339F101	747	9,647	SH	DFND	9,647	0	0	

INC COM	STOCK									
NIKE INC CL B COM	COMMON STOCK	654106103	1,035	10,126	SH	SOLE	9,999	0	127	
NORTHERN TR CORP COM	COMMON STOCK	665859104	3,153	32,677	SH	SOLE	31,552	900	225	
NORTHERN TR CORP COM	COMMON STOCK	665859104	120	1,242	SH	DFND	1,167	75	0	
NUCOR CORP COM	COMMON STOCK	670346105	1,530	14,654	SH	SOLE	14,486	28	140	
NUCOR CORP COM	COMMON STOCK	670346105	133	1,270	SH	DFND	1,270	0	0	
NVIDIA CORP COM	COMMON STOCK	67066G104	2,301	15,182	SH	SOLE	11,412	3,640	130	
O'REILLY AUTOMOTIVE INC COM	COMMON STOCK	67103H107	4,599	7,279	SH	SOLE	7,247	0	32	
OMNICOM GROUP INC COM	COMMON STOCK	681919106	4,368	68,674	SH	SOLE	67,411	1,047	216	
OMNICOM GROUP INC COM	COMMON STOCK	681919106	94	1,478	SH	DFND	1,378	100	0	
OMNICELL INC COM	COMMON STOCK	68213N109	1,293	11,365	SH	SOLE	11,047	287	31	
ORACLE CORP COM	COMMON STOCK	68389X105	1,463	20,948	SH	SOLE	20,793	0	155	
ORACLE CORP COM	COMMON STOCK	68389X105	10	150	SH	DFND	150	0	0	
OUTLOOK THERAPEUTICS INC	COMMON STOCK	69012T206	151	149,170	SH	SOLE	149,170	0	0	
PALO ALTO NETWORKS INC COM	COMMON STOCK	697435105	254	515	SH	SOLE	515	0	0	
PAYPAL HOLDINGS COM	COMMON STOCK	70450Y103	1,516	21,707	SH	SOLE	21,415	110	182	
PEPSICO INC COM	COMMON STOCK	713448108	11,863	71,180	SH	SOLE	69,953	946	281	
PEPSICO INC COM	COMMON STOCK	713448108	485	2,912	SH	DFND	2,852	60	0	
PFIZER INC COM	COMMON STOCK	717081103	9,680	184,633	SH	SOLE	182,880	783	970	
PFIZER INC COM	COMMON STOCK	717081103	314	5,989	SH	DFND	5,989	0	0	
PHILLIPS 66 COM	COMMON STOCK	718546104	1,067	13,008	SH	SOLE	13,008	0	0	
PHILLIPS 66 COM	COMMON STOCK	718546104	123	1,500	SH	DFND	1,500	0	0	
POOL CORPORATION COM	COMMON STOCK	73278L105	1,335	3,800	SH	SOLE	3,722	78	0	
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	6,234	54,875	SH	SOLE	54,165	518	192	
T. ROWE PRICE GROUP INC COM	COMMON STOCK	74144T108	79	692	SH	DFND	624	68	0	
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	7,608	52,913	SH	SOLE	52,140	709	64	
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	501	3,481	SH	DFND	3,401	80	0	
PROLOGIS INC REIT	REAL ESTATE INVESTMENT TRUST	74340W103	608	5,168	SH	SOLE	5,163	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	953	3,049	SH	SOLE	2,881	150	18	
PUBLIC STORAGE	REAL ESTATE	74460D109	2	6	SH	DFND	6	0	0	

INC. CLASS A REIT	INVESTMENT TRUST									
RAYTHEON TECHNOLOGIES COM	COMMON STOCK	75513E101	6,689	69,595	SH	SOLE	68,206	1,298	91	
RAYTHEON TECHNOLOGIES COM	COMMON STOCK	75513E101	61	635	SH	DFND	579	56	0	
REALTY INCOME CORP REIT	REAL ESTATE INVESTMENT TRUST	756109104	2,151	31,512	SH	SOLE	30,407	508	597	
REALTY INCOME CORP REIT	REAL ESTATE INVESTMENT TRUST	756109104	87	1,276	SH	DFND	1,276	0	0	
REPUBLIC SERVICES INC COM	COMMON STOCK	760759100	328	2,510	SH	SOLE	2,500	0	10	
ROPER INDS INC NEW COM	COMMON STOCK	776696106	2,363	5,989	SH	SOLE	5,918	0	71	
ROPER INDS INC NEW COM	COMMON STOCK	776696106	24	61	SH	DFND	61	0	0	
S&P GLOBAL INC COM	COMMON STOCK	78409V104	2,271	6,737	SH	SOLE	6,615	32	90	
S&P GLOBAL INC COM	COMMON STOCK	78409V104	4	13	SH	DFND	13	0	0	
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	3,755	9,954	SH	SOLE	9,954	0	0	
S&P 500 ETF SPDR	ETF LARGE CAP/MULTI-CAP	78462F103	2,801	7,425	SH	DFND	7,425	0	0	
BARCLAYS CONVERTIBLE SEC ETF SPDR	ETF FIXED TAXABLE	78464A359	688	10,650	SH	SOLE	10,650	0	0	
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	7,951	19,229	SH	SOLE	18,828	401	0	
S&P 400 MID-CAP ETF SPDR	ETF MID CAP	78467Y107	201	485	SH	DFND	465	20	0	
B/B HIGH YIELD BOND SPDR ETF	ETF FIXED TAXABLE	78468R622	4,167	45,940	SH	SOLE	44,494	1,058	388	
B/B HIGH YIELD BOND SPDR ETF	ETF FIXED TAXABLE	78468R622	182	2,004	SH	DFND	2,004	0	0	
CHARLES SCHWAB CORP COM	COMMON STOCK	808513105	6,381	100,997	SH	SOLE	100,340	199	458	
CHARLES SCHWAB CORP COM	COMMON STOCK	808513105	23	359	SH	DFND	359	0	0	
SCHWAB INTERNATIONAL DVD ETF	ETF INTERNATIONAL	808524672	4,126	183,537	SH	SOLE	182,416	500	621	
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	7,417	103,543	SH	SOLE	103,543	0	0	
SCHWAB STRATEGIC TR US DIVIDEND EQ	ETF LARGE CAP/MULTI-CAP	808524797	67	929	SH	DFND	929	0	0	
CHARLES SCHWAB INTERMEDIATE	ETF FIXED TAXABLE	808524854	944	18,306	SH	SOLE	18,306	0	0	
CHARLES SCHWAB INTERMEDIATE	ETF FIXED TAXABLE	808524854	62	1,207	SH	DFND	1,207	0	0	
SCHWAB STRATEGIC S/T US TREASURY ETF	ETF FIXED TAXABLE	808524862	1,262	25,654	SH	SOLE	25,654	0	0	
SCHWAB STRATEGIC S/T US TREASURY ETF	ETF FIXED TAXABLE	808524862	71	1,437	SH	DFND	1,437	0	0	
SCHWAB STRATEGIC TR US TIPS ETF	ETF FIXED TAXABLE	808524870	292	5,236	SH	SOLE	5,236	0	0	
MATERIALS SECTOR ETF SPDR	COMMON STOCK	81369Y100	4,894	66,493	SH	SOLE	65,143	1,085	265	
MATERIALS	COMMON	81369Y100	80	1,085	SH	DFND	1,085	0	0	

SECTOR ETF SPDR	STOCK									
HEALTHCARE SECTOR ETF SPDR	COMMON STOCK	81369Y209	8,837	68,912	SH	SOLE	66,358	2,075	479	
HEALTHCARE SECTOR ETF SPDR	COMMON STOCK	81369Y209	219	1,708	SH	DFND	1,708	0	0	
CONSUMER STAPLES SECTOR ETF SPDR	COMMON STOCK	81369Y308	7,812	108,233	SH	SOLE	105,053	2,849	331	
CONSUMER STAPLES SECTOR ETF SPDR	COMMON STOCK	81369Y308	226	3,137	SH	DFND	3,137	0	0	
CONSUMER DISCRETION SECTOR ETF	COMMON STOCK	81369Y407	3,551	25,833	SH	SOLE	25,203	311	319	
CONSUMER DISCRETION SECTOR ETF	COMMON STOCK	81369Y407	90	655	SH	DFND	655	0	0	
ENERGY SECTOR ETF SPDR	COMMON STOCK	81369Y506	2,586	36,164	SH	SOLE	35,483	535	146	
ENERGY SECTOR ETF SPDR	COMMON STOCK	81369Y506	99	1,380	SH	DFND	1,380	0	0	
FINANCIAL SECTOR ETF SPDR	COMMON STOCK	81369Y605	3,050	96,972	SH	SOLE	94,143	1,638	1,191	
FINANCIAL SECTOR ETF SPDR	COMMON STOCK	81369Y605	22	686	SH	DFND	686	0	0	
INDUSTRIAL SECTOR ETF SPDR	COMMON STOCK	81369Y704	1,705	19,524	SH	SOLE	19,163	123	238	
TECHNOLOGY SELECT SECTOR ETF SPDR	COMMON STOCK	81369Y803	1,075	8,460	SH	SOLE	8,377	0	83	
COMM SERVICES SPDR	COMMON STOCK	81369Y852	2,790	51,418	SH	SOLE	49,648	1,204	566	
COMM SERVICES SPDR	COMMON STOCK	81369Y852	14	257	SH	DFND	257	0	0	
REAL ESTATE SELECT SEC ETF	COMMON STOCK	81369Y860	3,668	89,778	SH	SOLE	89,501	0	277	
REAL ESTATE SELECT SEC ETF	COMMON STOCK	81369Y860	53	1,304	SH	DFND	1,304	0	0	
UTILITIES SECTOR ETF	COMMON STOCK	81369Y886	2,716	38,726	SH	SOLE	37,368	1,127	231	
UTILITIES SECTOR ETF	COMMON STOCK	81369Y886	56	800	SH	DFND	800	0	0	
SERVICE NOW INC COM	COMMON STOCK	81762P102	2,921	6,142	SH	SOLE	6,092	30	20	
SITEONE LANDSCAPE SUPPLY INCCOM	COMMON STOCK	82982L103	2,015	16,955	SH	SOLE	16,612	303	40	
SITEONE LANDSCAPE SUPPLY INCCOM	COMMON STOCK	82982L103	118	995	SH	DFND	995	0	0	
SLEEP NUMBER CORP COM	COMMON STOCK	83125X103	378	12,215	SH	SOLE	11,625	485	105	
SLEEP NUMBER CORP COM	COMMON STOCK	83125X103	38	1,220	SH	DFND	1,220	0	0	
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	2,541	19,853	SH	SOLE	19,330	523	0	
THE J.M. SMUCKER COMPANY COM	COMMON STOCK	832696405	99	773	SH	DFND	698	75	0	
STARBUCKS CORP COM	COMMON STOCK	855244109	3,173	41,549	SH	SOLE	41,331	0	218	
STARBUCKS CORP COM	COMMON STOCK	855244109	19	250	SH	DFND	250	0	0	
STRYKER CORP COM	COMMON STOCK	863667101	11,301	56,810	SH	SOLE	56,036	567	207	
STRYKER CORP COM	COMMON STOCK	863667101	108	541	SH	DFND	486	55	0	
SYSCO CORP COM	COMMON	871829107	1,226	14,468	SH	SOLE	13,548	900	20	

	STOCK									
SYSCO CORP COM	COMMON STOCK	871829107	8	100	SH	DFND	100	0	0	
TJX COS INC NEW COM	COMMON STOCK	872540109	5,371	96,183	SH	SOLE	95,183	575	425	
TJX COS INC NEW COM	COMMON STOCK	872540109	88	1,575	SH	DFND	1,575	0	0	
TARGET CORP COM	COMMON STOCK	87612E106	314	2,226	SH	SOLE	2,201	0	25	
TESLA MOTORS INC COM	COMMON STOCK	88160R101	327	485	SH	SOLE	485	0	0	
TEXAS INSTRS INC COM	COMMON STOCK	882508104	5,905	38,431	SH	SOLE	38,162	176	93	
TEXAS INSTRS INC COM	COMMON STOCK	882508104	34	222	SH	DFND	222	0	0	
THERMO FISHER SCIENTIFIC INCCOM	COMMON STOCK	883556102	380	700	SH	SOLE	700	0	0	
3M COMPANY COM	COMMON STOCK	88579Y101	690	5,332	SH	SOLE	5,057	275	0	
3M COMPANY COM	COMMON STOCK	88579Y101	145	1,120	SH	DFND	1,120	0	0	
TORO CO COM	COMMON STOCK	891092108	494	6,514	SH	SOLE	6,173	341	0	
TORO CO COM	COMMON STOCK	891092108	68	900	SH	DFND	900	0	0	
TRAVELERS INC COM	COMMON STOCK	89417E109	832	4,922	SH	SOLE	4,872	0	50	
TRAVELERS INC COM	COMMON STOCK	89417E109	25	148	SH	DFND	148	0	0	
TRUIST FINANCIAL COM	COMMON STOCK	89832Q109	6,057	127,717	SH	SOLE	126,090	1,103	524	
TRUIST FINANCIAL COM	COMMON STOCK	89832Q109	60	1,256	SH	DFND	1,256	0	0	
US BANCORP DEL COM	COMMON STOCK	902973304	1,964	42,670	SH	SOLE	41,898	650	122	
US BANCORP DEL COM	COMMON STOCK	902973304	14	300	SH	DFND	300	0	0	
UNION PAC CORP COM	COMMON STOCK	907818108	4,297	20,148	SH	SOLE	19,910	200	38	
UNION PAC CORP COM	COMMON STOCK	907818108	27	125	SH	DFND	125	0	0	
UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	740	4,052	SH	SOLE	3,912	87	53	
UNITED PARCEL SERVICE COM	COMMON STOCK	911312106	201	1,100	SH	DFND	1,100	0	0	
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	12,371	24,085	SH	SOLE	23,894	45	146	
UNITEDHEALTH GROUP INC COM	COMMON STOCK	91324P102	53	104	SH	DFND	104	0	0	
VF CORP COM	COMMON STOCK	918204108	3,128	70,839	SH	SOLE	69,198	1,075	566	
VF CORP COM	COMMON STOCK	918204108	65	1,466	SH	DFND	1,371	95	0	
VALERO ENERGY NEW COM	COMMON STOCK	91913Y100	4,248	39,971	SH	SOLE	39,874	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	263	9,600	SH	SOLE	9,600	0	0	
VANGUARD INTERMEDIATE-TERM	ETF FIXED TAXABLE	921937819	12,638	162,761	SH	SOLE	156,869	4,402	1,490	
VANGUARD INTERMEDIATE-TERM	ETF FIXED TAXABLE	921937819	50	650	SH	DFND	650	0	0	

VANGUARD S/T BOND INDEX ETF	ETF FIXED TAXABLE	921937827	3,049	39,711	SH	SOLE	39,711	0	0
VANGUARD W HIGH DIV YIELD ETF	ETF LARGE CAP/MULTI-CAP	921946406	3,011	29,610	SH	SOLE	29,502	108	0
VANGUARD W HIGH DIV YIELD ETF	ETF LARGE CAP/MULTI-CAP	921946406	51	500	SH	DFND	500	0	0
VANGUARD TOTAL INTL BD IDX ETF	ETF FIXED TAXABLE	92203J407	6,254	126,251	SH	SOLE	124,463	886	902
VANGUARD TOTAL INTL BD IDX ETF	ETF FIXED TAXABLE	92203J407	148	2,987	SH	DFND	2,987	0	0
VANGUARD INFO TECH ETF	COMMON STOCK	92204A702	17,290	52,950	SH	SOLE	52,950	0	0
VANGUARD INFO TECH ETF	COMMON STOCK	92204A702	64	195	SH	DFND	195	0	0
VANGUARD FTSE ALL WRLD EX US ETF	ETF INTERNATIONAL	922042775	1,263	25,292	SH	SOLE	25,292	0	0
VANGUARD INTER-TERM CORP	ETF FIXED TAXABLE	92206C870	374	4,673	SH	SOLE	4,673	0	0
VANGUARD TAX-EXEMPT BOND	ETF FIXED TAX FREE	922907746	324	6,500	SH	SOLE	6,500	0	0
VANGUARD I S&P 500 COM	ETF LARGE CAP/MULTI-CAP	922908363	11,866	34,209	SH	SOLE	34,074	0	135
VANGUARD I S&P 500 COM	ETF LARGE CAP/MULTI-CAP	922908363	40	115	SH	DFND	55	60	0
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	10,495	115,194	SH	SOLE	112,929	2,052	213
VANGUARD REIT INDEX ETF	ETF REAL ESTATE	922908553	140	1,536	SH	DFND	1,373	163	0
VANGUARD MID-CAP INDEX ETF	ETF MID CAP	922908629	4,658	23,646	SH	SOLE	23,646	0	0
VANGUARD I LARGE CAP ETF	ETF LARGE CAP/MULTI-CAP	922908637	1,360	7,893	SH	SOLE	7,893	0	0
VANGUARD I EXTENDED MARKET ETF	ETF LARGE CAP/MULTI-CAP	922908652	587	4,477	SH	SOLE	4,477	0	0
VANGUARD SMALL-CAP ETF	ETF SMALL CAP	922908751	4,656	26,438	SH	SOLE	26,438	0	0
VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	5,151	101,489	SH	SOLE	100,659	580	250
VERIZON COMMUNICATIONS INC COM	COMMON STOCK	92343V104	147	2,894	SH	DFND	2,825	69	0
VISA COM	COMMON STOCK	92826C839	15,671	79,595	SH	SOLE	79,088	264	243
VISA COM	COMMON STOCK	92826C839	153	776	SH	DFND	776	0	0
WAL MART STORES INC COM	COMMON STOCK	931142103	6,661	54,792	SH	SOLE	54,067	425	300
WAL MART STORES INC COM	COMMON STOCK	931142103	104	852	SH	DFND	777	75	0
WASTE MANAGEMENT INC COM	COMMON STOCK	94106L109	271	1,769	SH	SOLE	1,769	0	0
YETI HOLDINGS INC	COMMON STOCK	98585X104	1,749	40,432	SH	SOLE	40,085	100	247
YETI HOLDINGS INC	COMMON STOCK	98585X104	27	635	SH	DFND	635	0	0