

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

OMB APPROVAL

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

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 12-31-2024

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: Atlantic Union Bankshares Corp  
Address: 4300 Cox Road  
Glen Allen, VA 23060  
Form 13F File Number: 028-16124

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: Robert M. Gorman  
Title: Executive Vice President and Chief Financial Officer  
Phone: 804-633-5031

Signature, Place, and Date of Signing:

/s/ Robert M. Gorman Richmond, VA 02-06-2025  
[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: 1  
Form 13F Information Table Entry Total: 654  
Form 13F Information Table Value Total: 1,718,289,725  
(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.]

No.	Form 13F File Number	Name
-----	-------------------------	------



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**

OMB APPROVAL

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

**FORM 13F INFORMATION TABLE**

COLUMN 1 NAME OF ISSUER	COLUMN 2 TITLE OF CLASS	COLUMN 3 CUSIP	COLUMN 4 VALUE (x\$1000)	COLUMN 5			COLUMN 6 INVESTMENT DISCRETION	COLUMN 7 OTHER MANAGER	COLUMN 8 VOTING AUTHORITY		
				SHRS OR PRN AMT	SH/ PRN	PUT/ CALL			SOLE	SHARED	NONE
AMAZON COM INC COM	Stock	023135106	460,938	2,101	SH		OTR	1	0	2,101	0
AMAZON COM INC COM	Stock	023135106	13,704,635	62,467	SH		SOLE	1	62,467	0	0
INVESCO QQQ TRUST SERIES I	ETF	46090E103	123,718	242	SH		OTR	1	0	242	0
INVESCO QQQ TRUST SERIES I	ETF	46090E103	543,437	1,063	SH		SOLE	1	1,063	0	0
TECHNOLOGY SELECT SECTOR SPDR FUND	ETF	81369Y803	294,370	1,266	SH		SOLE	1	1,266	0	0
STARBUCKS CORP COM	Stock	855244109	177,846	1,949	SH		OTR	1	0	1,949	0
STARBUCKS CORP COM	Stock	855244109	2,983,875	32,700	SH		SOLE	1	32,700	0	0
OLD REP INTL CORP COM	Stock	680223104	10,857	300	SH		OTR	1	0	300	0
OLD REP INTL CORP COM	Stock	680223104	1,978,145	54,660	SH		SOLE	1	54,660	0	0
ELEVANCE HEALTH INC COM	Stock	036752103	65,664	178	SH		OTR	1	0	178	0
ELEVANCE HEALTH INC COM	Stock	036752103	142,764	387	SH		SOLE	1	387	0	0
ISHARES GOLD TRUST	ETF	464285204	214,329	4,329	SH		SOLE	1	4,329	0	0
EBAY INC. COM	Stock	278642103	76,260	1,231	SH		OTR	1	0	1,231	0
EBAY INC. COM	Stock	278642103	2,292,955	37,013	SH		SOLE	1	37,013	0	0
AVANTIS U.S SMALL CAP EQUITY ETF	ETF	025072323	665,421	12,241	SH		OTR	1	0	12,241	0
AVANTIS U.S SMALL CAP EQUITY ETF	ETF	025072323	29,206,921	537,287	SH		SOLE	1	537,287	0	0
MONSTER BEVERAGE CORP NEW COM	Stock	61174X109	861,038	16,382	SH		SOLE	1	16,382	0	0
JOHNSON & JOHNSON COM	Stock	478160104	603,644	4,174	SH		OTR	1	0	4,174	0
JOHNSON & JOHNSON COM	Stock	478160104	8,446,820	58,407	SH		SOLE	1	58,407	0	0
VANGUARD TOTAL STOCK MARKET ETF	ETF	922908769	1,228,215	4,238	SH		SOLE	1	4,238	0	0
COSTCO WHSL CORP NEW COM	Stock	22160K105	60,474	66	SH		OTR	1	0	66	0
COSTCO WHSL CORP NEW COM	Stock	22160K105	4,795,757	5,234	SH		SOLE	1	5,234	0	0
GOLDMAN SACHS GROUP INC COM	Stock	38141G104	181,521	317	SH		OTR	1	0	317	0
GOLDMAN SACHS GROUP INC COM	Stock	38141G104	5,273,258	9,209	SH		SOLE	1	9,209	0	0
SHELL PLC SPON ADS	ADR	780259305	12,530	200	SH		OTR	1	0	200	0
SHELL PLC SPON ADS	ADR	780259305	340,628	5,437	SH		SOLE	1	5,437	0	0
OLD DOMINION FREIGHT LINE INC COM	Stock	679580100	64,915	368	SH		OTR	1	0	368	0
OLD DOMINION FREIGHT LINE INC COM	Stock	679580100	2,098,631	11,897	SH		SOLE	1	11,897	0	0
AMPLIFY ALTERNATIVE HARVEST ETF	ETF	032108631	25,357	11,320	SH		SOLE	1	11,320	0	0

PROCTER AND GAMBLE CO COM	Stock	742718109	224,316	1,338	SH	OTR	1	0	1,338	0
PROCTER AND GAMBLE CO COM	Stock	742718109	7,758,004	46,275	SH	SOLE	1	46,275	0	0
COCA COLA CO COM	Stock	191216100	36,733	590	SH	OTR	1	0	590	0
COCA COLA CO COM	Stock	191216100	2,147,410	34,491	SH	SOLE	1	34,491	0	0
TRUIST FINL CORP COM	Stock	89832Q109	62,597	1,443	SH	OTR	1	0	1,443	0
TRUIST FINL CORP COM	Stock	89832Q109	1,715,853	39,554	SH	SOLE	1	39,554	0	0
INVESCO BULLETSHARES 2025 CORPORATE BOND ETF	ETF	46138J825	154,586	7,486	SH	OTR	1	0	7,486	0
INVESCO BULLETSHARES 2025 CORPORATE BOND ETF	ETF	46138J825	10,478,884	507,452	SH	SOLE	1	507,452	0	0
UNITED PARCEL SERVICE INC CL B	Stock	911312106	84,109	667	SH	OTR	1	0	667	0
UNITED PARCEL SERVICE INC CL B	Stock	911312106	2,061,105	16,345	SH	SOLE	1	16,345	0	0
COHEN & STEERS REIT & PFD & IN COM	CEF	19247X100	1,139,761	54,534	SH	SOLE	1	54,534	0	0
INTEL CORP COM	Stock	458140100	47,579	2,373	SH	OTR	1	0	2,373	0
INTEL CORP COM	Stock	458140100	488,238	24,351	SH	SOLE	1	24,351	0	0
LAUDER ESTEE COS INC CL A	Stock	518439104	7,498	100	SH	OTR	1	0	100	0
LAUDER ESTEE COS INC CL A	Stock	518439104	669,047	8,923	SH	SOLE	1	8,923	0	0
MERCK & CO INC COM	Stock	58933Y105	283,816	2,853	SH	OTR	1	0	2,853	0
MERCK & CO INC COM	Stock	58933Y105	9,856,876	99,084	SH	SOLE	1	99,084	0	0
OSHKOSH CORP COM	Stock	688239201	361,266	3,800	SH	SOLE	1	3,800	0	0
SPDR S&P 500 ETF TRUST	ETF	78462F103	2,026,079	3,457	SH	SOLE	1	3,457	0	0
MASTERCARD INCORPORATED CL A	Stock	57636Q104	252,227	479	SH	OTR	1	0	479	0
MASTERCARD INCORPORATED CL A	Stock	57636Q104	7,179,255	13,634	SH	SOLE	1	13,634	0	0
ILLINOIS TOOL WKS INC COM	Stock	452308109	182,817	721	SH	OTR	1	0	721	0
ILLINOIS TOOL WKS INC COM	Stock	452308109	5,168,060	20,382	SH	SOLE	1	20,382	0	0
STEEL DYNAMICS INC COM	Stock	858119100	3,536,170	31,000	SH	SOLE	1	31,000	0	0
EMERSON ELEC CO COM	Stock	291011104	49,572	400	SH	OTR	1	0	400	0
EMERSON ELEC CO COM	Stock	291011104	1,377,730	11,117	SH	SOLE	1	11,117	0	0
ALLSTATE CORP COM	Stock	020002101	30,846	160	SH	OTR	1	0	160	0
ALLSTATE CORP COM	Stock	020002101	770,196	3,995	SH	SOLE	1	3,995	0	0
VERTEX PHARMACEUTICALS INC COM	Stock	92532F100	2,416	6	SH	OTR	1	0	6	0
VERTEX PHARMACEUTICALS INC COM	Stock	92532F100	522,302	1,297	SH	SOLE	1	1,297	0	0
CORNING INC COM	Stock	219350105	240,451	5,060	SH	SOLE	1	5,060	0	0
ISHARES S&P 100 ETF	ETF	464287101	201,328	697	SH	SOLE	1	697	0	0
BANK NEW YORK MELLON CORP COM	Stock	064058100	593,665	7,727	SH	SOLE	1	7,727	0	0
INSIGHT SELECT INCOME FD COM	CEF	45781W109	342,787	19,780	SH	SOLE	1	19,780	0	0
VERIZON COMMUNICATIONS INC COM	Stock	92343V104	275,771	6,896	SH	OTR	1	0	6,896	0
VERIZON COMMUNICATIONS INC COM	Stock	92343V104	3,613,216	90,353	SH	SOLE	1	90,353	0	0
CHUBB LIMITED COM	Stock	H1467J104	317,745	1,150	SH	SOLE	1	1,150	0	0
SHERWIN WILLIAMS CO COM	Stock	824348106	242,370	713	SH	SOLE	1	713	0	0
PEPSICO INC COM	Stock	713448108	534,795	3,517	SH	OTR	1	0	3,517	0
PEPSICO INC COM	Stock	713448108	8,842,289	58,150	SH	SOLE	1	58,150	0	0
KIMBERLY-CLARK CORP COM	Stock	494368103	60,803	464	SH	OTR	1	0	464	0

KIMBERLY-CLARK CORP COM	Stock	494368103	899,196	6,862	SH	SOLE	1	6,862	0	0
TE CONNECTIVITY PLC ORD SHS	Stock	G87052109	17,585	123	SH	OTR	1	0	123	0
TE CONNECTIVITY PLC ORD SHS	Stock	G87052109	208,450	1,458	SH	SOLE	1	1,458	0	0
HONEYWELL INTL INC COM	Stock	438516106	120,625	534	SH	OTR	1	0	534	0
HONEYWELL INTL INC COM	Stock	438516106	5,147,581	22,788	SH	SOLE	1	22,788	0	0
TRANE TECHNOLOGIES PLC SHS	Stock	G8994E103	275,166	745	SH	SOLE	1	745	0	0
HOME DEPOT INC COM	Stock	437076102	87,523	225	SH	OTR	1	0	225	0
HOME DEPOT INC COM	Stock	437076102	7,405,981	19,039	SH	SOLE	1	19,039	0	0
AUTOMATIC DATA PROCESSING INC COM	Stock	053015103	13,466	46	SH	OTR	1	0	46	0
AUTOMATIC DATA PROCESSING INC COM	Stock	053015103	1,985,588	6,783	SH	SOLE	1	6,783	0	0
VERISK ANALYTICS INC COM	Stock	92345Y106	85,659	311	SH	OTR	1	0	311	0
VERISK ANALYTICS INC COM	Stock	92345Y106	1,994,389	7,241	SH	SOLE	1	7,241	0	0
SPDR GOLD SHARES	ETF	78463V107	712,589	2,943	SH	OTR	1	0	2,943	0
SPDR GOLD SHARES	ETF	78463V107	14,463,878	59,736	SH	SOLE	1	59,736	0	0
SOUTHERN CO COM	Stock	842587107	39,102	475	SH	OTR	1	0	475	0
SOUTHERN CO COM	Stock	842587107	638,721	7,759	SH	SOLE	1	7,759	0	0
BECTON DICKINSON & CO COM	Stock	075887109	92,109	406	SH	OTR	1	0	406	0
BECTON DICKINSON & CO COM	Stock	075887109	2,136,435	9,417	SH	SOLE	1	9,417	0	0
ISHARES RUSSELL 1000 GROWTH ETF	ETF	464287614	204,003	508	SH	OTR	1	0	508	0
CONSUMER STAPLES SELECT SECTOR SPDR FUND	ETF	81369Y308	384,560	4,892	SH	SOLE	1	4,892	0	0
INVESCO BULLETSHARES 2027 CORPORATE BOND ETF	ETF	46138J783	181,106	9,297	SH	OTR	1	0	9,297	0
INVESCO BULLETSHARES 2027 CORPORATE BOND ETF	ETF	46138J783	10,708,214	549,703	SH	SOLE	1	549,703	0	0
FORTINET INC COM	Stock	34959E109	92,118	975	SH	OTR	1	0	975	0
FORTINET INC COM	Stock	34959E109	3,850,249	40,752	SH	SOLE	1	40,752	0	0
JPMORGAN ULTRA-SHORT INCOME ETF	ETF	46641Q837	467,685	9,285	SH	OTR	1	0	9,285	0
JPMORGAN ULTRA-SHORT INCOME ETF	ETF	46641Q837	2,150,648	42,697	SH	SOLE	1	42,697	0	0
GALLAGHER ARTHUR J & CO COM	Stock	363576109	288,108	1,015	SH	OTR	1	0	1,015	0
GALLAGHER ARTHUR J & CO COM	Stock	363576109	5,515,489	19,431	SH	SOLE	1	19,431	0	0
TELEFLEX INCORPORATED COM	Stock	879369106	347,951	1,955	SH	SOLE	1	1,955	0	0
ISHARES CORE S&P SMALL CAP ETF	ETF	464287804	869,565	7,547	SH	SOLE	1	7,547	0	0
BERKSHIRE HATHAWAY INC DEL CL B NEW	Stock	084670702	385,741	851	SH	OTR	1	0	851	0
BERKSHIRE HATHAWAY INC DEL CL B NEW	Stock	084670702	5,258,501	11,601	SH	SOLE	1	11,601	0	0
ADOBE INC COM	Stock	00724F101	176,538	397	SH	OTR	1	0	397	0
ADOBE INC COM	Stock	00724F101	7,236,278	16,273	SH	SOLE	1	16,273	0	0
ALPHABET INC CAP STK CL A	Stock	02079K305	1,011,809	5,345	SH	OTR	1	0	5,345	0
ALPHABET INC CAP STK CL A	Stock	02079K305	20,634,457	109,004	SH	SOLE	1	109,004	0	0
FISERV INC COM	Stock	337738108	277,317	1,350	SH	SOLE	1	1,350	0	0
EASTMAN CHEM CO COM	Stock	277432100	202,091	2,213	SH	SOLE	1	2,213	0	0
HALLIBURTON CO COM	Stock	406216101	265,701	9,772	SH	SOLE	1	9,772	0	0
UNILEVER PLC SPON ADR NEW	ADR	904767704	289,113	5,099	SH	SOLE	1	5,099	0	0

CSX CORP COM	Stock	126408103	181,809	5,634	SH	OTR	1	0	5,634	0
CSX CORP COM	Stock	126408103	3,967,564	122,949	SH	SOLE	1	122,949	0	0
COMCAST CORP NEW CL A	Stock	20030N101	446,382	11,894	SH	SOLE	1	11,894	0	0
MICROSOFT CORP COM	Stock	594918104	1,969,670	4,673	SH	OTR	1	0	4,673	0
MICROSOFT CORP COM	Stock	594918104	33,245,391	78,874	SH	SOLE	1	78,874	0	0
LENNAR CORP CL A	Stock	526057104	74,049	543	SH	OTR	1	0	543	0
LENNAR CORP CL A	Stock	526057104	3,027,959	22,204	SH	SOLE	1	22,204	0	0
VALERO ENERGY CORP COM	Stock	91913Y100	47,810	390	SH	OTR	1	0	390	0
VALERO ENERGY CORP COM	Stock	91913Y100	1,764,438	14,393	SH	SOLE	1	14,393	0	0
SCHLUMBERGER LTD COM STK	Stock	806857108	2,569	67	SH	OTR	1	0	67	0
SCHLUMBERGER LTD COM STK	Stock	806857108	213,362	5,565	SH	SOLE	1	5,565	0	0
CVS HEALTH CORP COM	Stock	126650100	83,136	1,852	SH	OTR	1	0	1,852	0
CVS HEALTH CORP COM	Stock	126650100	2,375,175	52,911	SH	SOLE	1	52,911	0	0
INVESCO BULLETSHARES 2026 CORPORATE BOND ETF	ETF	46138J791	179,961	9,262	SH	OTR	1	0	9,262	0
INVESCO BULLETSHARES 2026 CORPORATE BOND ETF	ETF	46138J791	10,543,379	542,634	SH	SOLE	1	542,634	0	0
MASCO CORP COM	Stock	574599106	928,606	12,796	SH	SOLE	1	12,796	0	0
AMERIPRISE FINL INC COM	Stock	03076C106	118,199	222	SH	OTR	1	0	222	0
AMERIPRISE FINL INC COM	Stock	03076C106	3,757,359	7,057	SH	SOLE	1	7,057	0	0
GARMIN LTD SHS	Stock	H2906T109	224,617	1,089	SH	OTR	1	0	1,089	0
GARMIN LTD SHS	Stock	H2906T109	5,338,834	25,884	SH	SOLE	1	25,884	0	0
ARES CAPITAL CORP COM	CEF	04010L103	1,854,389	84,714	SH	SOLE	1	84,714	0	0
INVESCO BULLETSHARES 2028 CORPORATE BOND ETF	ETF	46138J643	432,473	21,484	SH	SOLE	1	21,484	0	0
VANGUARD MID-CAP ETF	ETF	922908629	48,600	184	SH	OTR	1	0	184	0
VANGUARD MID-CAP ETF	ETF	922908629	1,062,859	4,024	SH	SOLE	1	4,024	0	0
VANGUARD LARGE-CAP ETF	ETF	922908637	240,572	892	SH	OTR	1	0	892	0
NEXTERA ENERGY INC COM	Stock	65339F101	46,168	644	SH	OTR	1	0	644	0
NEXTERA ENERGY INC COM	Stock	65339F101	3,727,665	51,997	SH	SOLE	1	51,997	0	0
NIKE INC CL B	Stock	654106103	91,485	1,209	SH	OTR	1	0	1,209	0
NIKE INC CL B	Stock	654106103	1,995,115	26,366	SH	SOLE	1	26,366	0	0
TESLA INC COM	Stock	88160R101	4,547,642	11,261	SH	SOLE	1	11,261	0	0
MSCI INC COM	Stock	55354G100	6,000	10	SH	OTR	1	0	10	0
MSCI INC COM	Stock	55354G100	197,403	329	SH	SOLE	1	329	0	0
LINDE PLC SHS	Stock	G54950103	170,399	407	SH	OTR	1	0	407	0
LINDE PLC SHS	Stock	G54950103	1,268,151	3,029	SH	SOLE	1	3,029	0	0
ARCOSA INC COM	Stock	039653100	858,954	8,879	SH	SOLE	1	8,879	0	0
ATLANTIC UN BANKSHARES CORP COM	Stock	04911A107	11,314,718	298,699	SH	SOLE	1	48,066	0	250,633
FINANCIAL SELECT SECTOR SPDR FUND	ETF	81369Y605	366,970	7,593	SH	SOLE	1	7,593	0	0
NORFOLK SOUTHN CORP COM	Stock	655844108	82,145	350	SH	OTR	1	0	350	0
NORFOLK SOUTHN CORP COM	Stock	655844108	1,984,623	8,456	SH	SOLE	1	8,456	0	0
UDR INC COM	REIT	902653104	4,558	105	SH	OTR	1	0	105	0
UDR INC COM	REIT	902653104	1,044,401	24,059	SH	SOLE	1	24,059	0	0
BLACKROCK TAX MUNICIPAL BD TR SHS	CEF	09248X100	206,094	12,785	SH	SOLE	1	12,785	0	0
BLACKROCK CORE BD TR SHS BEN INT	CEF	09249E101	230,434	22,030	SH	SOLE	1	22,030	0	0
WELLTOWER INC COM	REIT	95040Q104	1,008,240	8,000	SH	SOLE	1	8,000	0	0

DOW INC COM	Stock	260557103	120,390	3,000	SH	OTR	1	0	3,000	0
DOW INC COM	Stock	260557103	2,954,571	73,625	SH	SOLE	1	73,625	0	0
VANGUARD S&P 500 ETF	ETF	922908363	88,365	164	SH	OTR	1	0	164	0
VANGUARD S&P 500 ETF	ETF	922908363	1,639,599	3,043	SH	SOLE	1	3,043	0	0
AGREE RLTY CORP COM	REIT	008492100	425,518	6,040	SH	SOLE	1	6,040	0	0
CONSOLIDATED EDISON INC COM	Stock	209115104	46,846	525	SH	OTR	1	0	525	0
CONSOLIDATED EDISON INC COM	Stock	209115104	196,841	2,206	SH	SOLE	1	2,206	0	0
GENERAL MTRS CO COM	Stock	37045V100	15,342	288	SH	OTR	1	0	288	0
GENERAL MTRS CO COM	Stock	37045V100	896,534	16,830	SH	SOLE	1	16,830	0	0
ISHARES RUSSELL TOP 200 GROWTH ETF	ETF	464289438	5,159,236	21,929	SH	OTR	1	0	21,929	0
ISHARES RUSSELL TOP 200 GROWTH ETF	ETF	464289438	111,755,367	475,009	SH	SOLE	1	475,009	0	0
INVESCO S&P 500 EQUAL WEIGHT ETF	ETF	46137V357	26,635	152	SH	OTR	1	0	152	0
INVESCO S&P 500 EQUAL WEIGHT ETF	ETF	46137V357	473,997	2,705	SH	SOLE	1	2,705	0	0
VANECK GOLD MINERS ETF	ETF	92189F106	23,466	692	SH	OTR	1	0	692	0
VANECK GOLD MINERS ETF	ETF	92189F106	1,899,028	56,002	SH	SOLE	1	56,002	0	0
ABRDN LIFE SCIENCES INVESTORS SH BEN INT	CEF	87911K100	316,822	24,148	SH	SOLE	1	24,148	0	0
ELI LILLY & CO COM	Stock	532457108	223,108	289	SH	OTR	1	0	289	0
ELI LILLY & CO COM	Stock	532457108	6,629,936	8,588	SH	SOLE	1	8,588	0	0
AIR PRODS & CHEMS INC COM	Stock	009158106	141,249	487	SH	OTR	1	0	487	0
AIR PRODS & CHEMS INC COM	Stock	009158106	1,229,770	4,240	SH	SOLE	1	4,240	0	0
INVESCO BULLETSHARES 2029 CORPORATE BOND ETF	ETF	46138J577	238,493	13,004	SH	OTR	1	0	13,004	0
INVESCO BULLETSHARES 2029 CORPORATE BOND ETF	ETF	46138J577	13,981,792	762,366	SH	SOLE	1	762,366	0	0
VANGUARD RUSSELL 1000 GROWTH ETF	ETF	92206C680	1,117,706	10,820	SH	OTR	1	0	10,820	0
VANGUARD RUSSELL 1000 GROWTH ETF	ETF	92206C680	1,328,748	12,863	SH	SOLE	1	12,863	0	0
INVESCO BULLETSHARES 2025 MUNICIPAL BOND ETF	ETF	46138J528	235,468	9,607	SH	OTR	1	0	9,607	0
INVESCO BULLETSHARES 2025 MUNICIPAL BOND ETF	ETF	46138J528	5,759,286	234,977	SH	SOLE	1	234,977	0	0
INVESCO BULLETSHARES 2026 MUNICIPAL BOND ETF	ETF	46138J510	139,770	5,930	SH	OTR	1	0	5,930	0
INVESCO BULLETSHARES 2026 MUNICIPAL BOND ETF	ETF	46138J510	3,021,792	128,205	SH	SOLE	1	128,205	0	0
ISHARES RUSSELL 2000 ETF	ETF	464287655	439,710	1,990	SH	SOLE	1	1,990	0	0
INVESCO BULLETSHARES 2027 MUNICIPAL BOND ETF	ETF	46138J494	234,702	9,945	SH	OTR	1	0	9,945	0
INVESCO BULLETSHARES 2027 MUNICIPAL BOND ETF	ETF	46138J494	5,678,113	240,598	SH	SOLE	1	240,598	0	0
DUKE ENERGY CORP NEW COM NEW	Stock	26441C204	97,720	907	SH	OTR	1	0	907	0
DUKE ENERGY CORP NEW COM NEW	Stock	26441C204	2,336,450	21,686	SH	SOLE	1	21,686	0	0
DIGITAL RLTY TR INC COM	REIT	253868103	105,866	597	SH	OTR	1	0	597	0
DIGITAL RLTY TR INC COM	REIT	253868103	1,679,315	9,470	SH	SOLE	1	9,470	0	0
CARRIER GLOBAL CORPORATION COM	Stock	14448C104	20,478	300	SH	OTR	1	0	300	0
CARRIER GLOBAL CORPORATION COM	Stock	14448C104	226,418	3,317	SH	SOLE	1	3,317	0	0

AFLAC INC COM	Stock	001055102	126,611	1,224	SH	OTR	1	0	1,224	0
AFLAC INC COM	Stock	001055102	3,062,134	29,603	SH	SOLE	1	29,603	0	0
JPMORGAN EQUITY PREMIUM INCOME ETF	ETF	46641Q332	171,842	2,987	SH	OTR	1	0	2,987	0
JPMORGAN EQUITY PREMIUM INCOME ETF	ETF	46641Q332	7,042,362	122,412	SH	SOLE	1	122,412	0	0
INVESCO BULLETSHARES 2029 MUNICIPAL BOND ETF	ETF	46138J478	139,521	6,082	SH	OTR	1	0	6,082	0
INVESCO BULLETSHARES 2029 MUNICIPAL BOND ETF	ETF	46138J478	2,982,659	130,020	SH	SOLE	1	130,020	0	0
ISHARES RUSSELL MID-CAP GROWTH ETF	ETF	464287481	38,279	302	SH	OTR	1	0	302	0
ISHARES RUSSELL MID-CAP GROWTH ETF	ETF	464287481	771,781	6,089	SH	SOLE	1	6,089	0	0
MARATHON PETE CORP COM	Stock	56585A102	96,953	695	SH	OTR	1	0	695	0
MARATHON PETE CORP COM	Stock	56585A102	2,819,714	20,213	SH	SOLE	1	20,213	0	0
INVESCO BULLETSHARES 2030 CORPORATE BOND ETF	ETF	46138J460	358,208	21,882	SH	OTR	1	0	21,882	0
INVESCO BULLETSHARES 2030 CORPORATE BOND ETF	ETF	46138J460	20,602,185	1,258,533	SH	SOLE	1	1,258,533	0	0
F N B CORP COM	Stock	302520101	440,444	29,800	SH	SOLE	1	29,800	0	0
REGENERON PHARMACEUTICALS COM	Stock	75886F107	52,712	74	SH	OTR	1	0	74	0
REGENERON PHARMACEUTICALS COM	Stock	75886F107	2,372,059	3,330	SH	SOLE	1	3,330	0	0
AIRBNB INC COM CL A	Stock	009066101	11,170	85	SH	OTR	1	0	85	0
AIRBNB INC COM CL A	Stock	009066101	932,485	7,096	SH	SOLE	1	7,096	0	0
ERIE INDTY CO CL A	Stock	29530P102	45,912,941	111,377	SH	SOLE	1	111,377	0	0
VANGUARD MID-CAP GROWTH ETF	ETF	922908538	751,100	2,960	SH	SOLE	1	2,960	0	0
SCHWAB US DIVIDEND EQUITY ETF	ETF	808524797	1,007,862	36,891	SH	OTR	1	0	36,891	0
SCHWAB US DIVIDEND EQUITY ETF	ETF	808524797	7,407,763	271,148	SH	SOLE	1	271,148	0	0
INVESCO BULLETSHARES 2030 MUNICIPAL BOND ETF	ETF	46138J445	139,030	6,401	SH	OTR	1	0	6,401	0
INVESCO BULLETSHARES 2030 MUNICIPAL BOND ETF	ETF	46138J445	3,000,010	138,122	SH	SOLE	1	138,122	0	0
VISA INC COM CL A	Stock	92826C839	157,072	497	SH	OTR	1	0	497	0
VISA INC COM CL A	Stock	92826C839	6,621,670	20,952	SH	SOLE	1	20,952	0	0
DIMENSIONAL U.S. EQUITY MARKET ETF	ETF	25434V401	1,233,945	19,356	SH	SOLE	1	19,356	0	0
HERSHEY CO COM	Stock	427866108	16,596	98	SH	OTR	1	0	98	0
HERSHEY CO COM	Stock	427866108	864,870	5,107	SH	SOLE	1	5,107	0	0
KELLANOVA COM	Stock	487836108	358,292	4,425	SH	SOLE	1	4,425	0	0
PROSHARES BITCOIN ETF	ETF	74347G440	1,029,451	45,191	SH	SOLE	1	45,191	0	0
VIRGINIA NATL BANKSHARES CORP COM	Stock	928031103	78,043	2,043	SH	OTR	1	0	2,043	0
VIRGINIA NATL BANKSHARES CORP COM	Stock	928031103	491,214	12,859	SH	SOLE	1	12,859	0	0
INVESCO BULLETSHARES 2031 CORPORATE BOND ETF	ETF	46138J429	238,985	14,890	SH	OTR	1	0	14,890	0
INVESCO BULLETSHARES 2031 CORPORATE BOND ETF	ETF	46138J429	13,990,015	871,652	SH	SOLE	1	871,652	0	0
VANGUARD VALUE ETF	ETF	922908744	676,015	3,993	SH	SOLE	1	3,993	0	0
VANGUARD GROWTH ETF	ETF	922908736	71,827	175	SH	OTR	1	0	175	0
VANGUARD GROWTH ETF	ETF	922908736	778,605	1,897	SH	SOLE	1	1,897	0	0
L3HARRIS TECHNOLOGIES INC COM	Stock	502431109	1,777,707	8,454	SH	SOLE	1	8,454	0	0



PHILLIPS 66 COM	Stock	718546104	115,183	1,011	SH	OTR	1	0	1,011	0
PHILLIPS 66 COM	Stock	718546104	4,671,358	41,002	SH	SOLE	1	41,002	0	0
AMERICAN TOWER CORP NEW COM	REIT	03027X100	9,721	53	SH	OTR	1	0	53	0
AMERICAN TOWER CORP NEW COM	REIT	03027X100	244,669	1,334	SH	SOLE	1	1,334	0	0
IRON MTN INC DEL COM	REIT	46284V101	858,854	8,171	SH	SOLE	1	8,171	0	0
ISHARES CORE S&P TOTAL U.S. STOCK MARKET ETF	ETF	464287150	231,516	1,800	SH	SOLE	1	1,800	0	0
ROYCE SMALL CAP TRUST INC COM	CEF	780910105	1,497,413	94,773	SH	SOLE	1	94,773	0	0
GLADSTONE INVT CORP COM	CEF	376546107	1,198,039	90,418	SH	SOLE	1	90,418	0	0
META PLATFORMS INC CL A	Stock	30303M102	449,086	767	SH	OTR	1	0	767	0
META PLATFORMS INC CL A	Stock	30303M102	12,557,433	21,447	SH	SOLE	1	21,447	0	0
DIMENSIONAL INTERNATIONAL CORE EQUITY 2 ETF	ETF	25434V799	272,561	10,546	SH	SOLE	1	10,546	0	0
WESBANCO INC COM	Stock	950810101	200,804	6,171	SH	SOLE	1	6,171	0	0
PALO ALTO NETWORKS INC COM	Stock	697435105	5,875,852	32,292	SH	SOLE	1	32,292	0	0
PALO ALTO NETWORKS INC COM	Stock	697435105	26,202	144	SH	OTR	1	0	144	0
MONDELEZ INTL INC CL A	Stock	609207105	160,315	2,684	SH	OTR	1	0	2,684	0
MONDELEZ INTL INC CL A	Stock	609207105	2,920,200	48,890	SH	SOLE	1	48,890	0	0
BROADCOM INC COM	Stock	11135F101	1,054,872	4,550	SH	OTR	1	0	4,550	0
BROADCOM INC COM	Stock	11135F101	26,366,468	113,727	SH	SOLE	1	113,727	0	0
INVESCO BULLETSHARES 2032 CORPORATE BOND ETF	ETF	46139W858	357,234	17,764	SH	OTR	1	0	17,764	0
INVESCO BULLETSHARES 2032 CORPORATE BOND ETF	ETF	46139W858	20,524,910	1,020,632	SH	SOLE	1	1,020,632	0	0
WORKDAY INC CL A	Stock	98138H101	67,346	261	SH	OTR	1	0	261	0
WORKDAY INC CL A	Stock	98138H101	2,293,629	8,889	SH	SOLE	1	8,889	0	0
D R HORTON INC COM	Stock	23331A109	245,664	1,757	SH	OTR	1	0	1,757	0
D R HORTON INC COM	Stock	23331A109	6,903,333	49,373	SH	SOLE	1	49,373	0	0
METLIFE INC COM	Stock	59156R108	792,926	9,684	SH	SOLE	1	9,684	0	0
CANADIAN PACIFIC KANSAS CITY COM	Stock	13646K108	49,356	682	SH	OTR	1	0	682	0
CANADIAN PACIFIC KANSAS CITY COM	Stock	13646K108	1,172,249	16,198	SH	SOLE	1	16,198	0	0
NOVARTIS AG SPONSORED ADR	ADR	66987V109	1,703,217	17,503	SH	SOLE	1	17,503	0	0
ISHARES CORE MSCI EAFE ETF	ETF	46432F842	264,885	3,769	SH	SOLE	1	3,769	0	0
DIMENSIONAL US LARGE CAP VALUE ETF	ETF	25434V666	315,795	10,516	SH	SOLE	1	10,516	0	0
ACCENTURE PLC IRELAND SHS CLASS A	Stock	G1151C101	170,618	485	SH	OTR	1	0	485	0
ACCENTURE PLC IRELAND SHS CLASS A	Stock	G1151C101	5,298,309	15,061	SH	SOLE	1	15,061	0	0
NVIDIA CORPORATION COM	Stock	67066G104	1,242,988	9,256	SH	OTR	1	0	9,256	0
NVIDIA CORPORATION COM	Stock	67066G104	25,403,639	189,170	SH	SOLE	1	189,170	0	0
CUMMINS INC COM	Stock	231021106	763,085	2,189	SH	SOLE	1	2,189	0	0
SANDY SPRING BANCORP INC COM	Stock	800363103	320,481	9,507	SH	SOLE	1	9,507	0	0
EOG RES INC COM	Stock	26875P101	69,013	563	SH	OTR	1	0	563	0
EOG RES INC COM	Stock	26875P101	2,243,214	18,300	SH	SOLE	1	18,300	0	0
GENUINE PARTS CO COM	Stock	372460105	59,898	513	SH	OTR	1	0	513	0

GENUINE PARTS CO COM	Stock	372460105	958,600	8,210	SH	SOLE	1	8,210	0	0
ABBVIE INC COM	Stock	00287Y109	384,365	2,163	SH	OTR	1	0	2,163	0
ABBVIE INC COM	Stock	00287Y109	9,795,179	55,122	SH	SOLE	1	55,122	0	0
INVESCO BULLETSHARES 2032 MUNICIPAL BOND ETF	ETF	46139W833	189,103	7,537	SH	OTR	1	0	7,537	0
INVESCO BULLETSHARES 2032 MUNICIPAL BOND ETF	ETF	46139W833	5,314,940	211,835	SH	SOLE	1	211,835	0	0
VANGUARD FTSE ALL-WORLD EX-US INDEX FUND	ETF	922042775	38,522	671	SH	OTR	1	0	671	0
VANGUARD FTSE ALL-WORLD EX-US INDEX FUND	ETF	922042775	1,205,553	20,999	SH	SOLE	1	20,999	0	0
ZOETIS INC CL A	Stock	98978V103	11,242	69	SH	OTR	1	0	69	0
ZOETIS INC CL A	Stock	98978V103	1,239,897	7,610	SH	SOLE	1	7,610	0	0
MORGAN STANLEY EMERGING MKTS COM	CEF	617477104	48,578	10,700	SH	SOLE	1	10,700	0	0
BLACKSTONE INC COM	Stock	09260D107	120,694	700	SH	OTR	1	0	700	0
BLACKSTONE INC COM	Stock	09260D107	720,026	4,176	SH	SOLE	1	4,176	0	0
JACOBS SOLUTIONS INC COM	Stock	46982L108	6,280	47	SH	OTR	1	0	47	0
JACOBS SOLUTIONS INC COM	Stock	46982L108	324,429	2,428	SH	SOLE	1	2,428	0	0
VERISIGN INC COM	Stock	92343E102	41,392	200	SH	OTR	1	0	200	0
VERISIGN INC COM	Stock	92343E102	1,721,493	8,318	SH	SOLE	1	8,318	0	0
STRYKER CORPORATION COM	Stock	863667101	981,856	2,727	SH	SOLE	1	2,727	0	0
QUALCOMM INC COM	Stock	747525103	540,896	3,521	SH	OTR	1	0	3,521	0
QUALCOMM INC COM	Stock	747525103	11,304,128	73,585	SH	SOLE	1	73,585	0	0
ISHARES IBONDS DEC 2033 TERM TREASURY ETF	ETF	46436E148	298,872	12,648	SH	OTR	1	0	12,648	0
ISHARES IBONDS DEC 2033 TERM TREASURY ETF	ETF	46436E148	16,504,255	698,445	SH	SOLE	1	698,445	0	0
GENERAL DYNAMICS CORP COM	Stock	369550108	18,181	69	SH	OTR	1	0	69	0
GENERAL DYNAMICS CORP COM	Stock	369550108	243,728	925	SH	SOLE	1	925	0	0
DISCOVER FINL SVCS COM	Stock	254709108	127,151	734	SH	OTR	1	0	734	0
DISCOVER FINL SVCS COM	Stock	254709108	3,101,683	17,905	SH	SOLE	1	17,905	0	0
MCDONALDS CORP COM	Stock	580135101	186,689	644	SH	OTR	1	0	644	0
MCDONALDS CORP COM	Stock	580135101	7,090,420	24,459	SH	SOLE	1	24,459	0	0
INTERCONTINENTAL EXCHANGE INC COM	Stock	45866F104	589,633	3,957	SH	SOLE	1	3,957	0	0
INVESCO BULLETSHARES 2033 MUNICIPAL BOND ETF	ETF	46139W791	130,269	5,058	SH	OTR	1	0	5,058	0
INVESCO BULLETSHARES 2033 MUNICIPAL BOND ETF	ETF	46139W791	2,964,864	115,118	SH	SOLE	1	115,118	0	0
CISCO SYS INC COM	Stock	17275R102	234,077	3,954	SH	OTR	1	0	3,954	0
CISCO SYS INC COM	Stock	17275R102	7,804,158	131,827	SH	SOLE	1	131,827	0	0
CAPITAL ONE FINL CORP COM	Stock	14040H105	517,841	2,904	SH	SOLE	1	2,904	0	0
ISHARES RUSSELL MIDCAP ETF	ETF	464287499	3,974,376	44,959	SH	OTR	1	0	44,959	0
ISHARES RUSSELL MIDCAP ETF	ETF	464287499	61,370,462	694,236	SH	SOLE	1	694,236	0	0
AUTODESK INC COM	Stock	052769106	103,745	351	SH	OTR	1	0	351	0
AUTODESK INC COM	Stock	052769106	3,014,223	10,198	SH	SOLE	1	10,198	0	0
VANECK JUNIOR GOLD MINERS ETF	ETF	92189F791	15,604	365	SH	OTR	1	0	365	0
VANECK JUNIOR GOLD MINERS ETF	ETF	92189F791	2,193,289	51,305	SH	SOLE	1	51,305	0	0
AT&T INC COM	Stock	00206R102	160,597	7,053	SH	OTR	1	0	7,053	0
AT&T INC COM	Stock	00206R102	380,874	16,727	SH	SOLE	1	16,727	0	0

INDEPENDENCE RLTY TR INC COM	REIT	45378A106	1,171,056	59,025	SH	SOLE	1	59,025	0	0
GE AEROSPACE COM NEW	Stock	369604301	261,360	1,567	SH	SOLE	1	1,567	0	0
ISHARES IBONDS DEC 2044 TERM TREASURY ETF	ETF	46438G638	154,284	6,335	SH	OTR	1	0	6,335	0
ISHARES IBONDS DEC 2044 TERM TREASURY ETF	ETF	46438G638	9,576,315	393,210	SH	SOLE	1	393,210	0	0
ISHARES IBONDS DEC 2034 TERM TREASURY ETF	ETF	46438G646	150,782	6,075	SH	OTR	1	0	6,075	0
ISHARES IBONDS DEC 2034 TERM TREASURY ETF	ETF	46438G646	10,596,154	426,920	SH	SOLE	1	426,920	0	0
BRIXMOR PPTY GROUP INC COM	REIT	11120U105	226,200	8,125	SH	SOLE	1	8,125	0	0
ISHARES S&P 500 VALUE ETF	ETF	464287408	315,525	1,653	SH	SOLE	1	1,653	0	0
ISHARES S&P 500 GROWTH ETF	ETF	464287309	609,688	6,005	SH	SOLE	1	6,005	0	0
ISHARES CORE S&P 500 ETF	ETF	464287200	252,544	429	SH	OTR	1	0	429	0
ISHARES CORE S&P 500 ETF	ETF	464287200	5,429,984	9,224	SH	SOLE	1	9,224	0	0
METTLER TOLEDO INTERNATIONAL COM	Stock	592688105	26,921	22	SH	OTR	1	0	22	0
METTLER TOLEDO INTERNATIONAL COM	Stock	592688105	1,856,323	1,517	SH	SOLE	1	1,517	0	0
WELLS FARGO CO NEW COM	Stock	949746101	277,027	3,944	SH	OTR	1	0	3,944	0
WELLS FARGO CO NEW COM	Stock	949746101	8,253,481	117,504	SH	SOLE	1	117,504	0	0
UNION PAC CORP COM	Stock	907818108	88,708	389	SH	OTR	1	0	389	0
UNION PAC CORP COM	Stock	907818108	893,005	3,916	SH	SOLE	1	3,916	0	0
CARMAX INC COM	Stock	143130102	253,129	3,096	SH	SOLE	1	3,096	0	0
ISHARES PREFERRED & INCOME SECURITIES ETF	ETF	464288687	617,607	19,644	SH	SOLE	1	19,644	0	0
SALESFORCE INC COM	Stock	79466L302	206,950	619	SH	OTR	1	0	619	0
SALESFORCE INC COM	Stock	79466L302	6,480,318	19,383	SH	SOLE	1	19,383	0	0
MICROCHIP TECHNOLOGY INC. COM	Stock	595017104	1,176,822	20,520	SH	SOLE	1	20,520	0	0
NORTHROP GRUMMAN CORP COM	Stock	666807102	53,030	113	SH	OTR	1	0	113	0
NORTHROP GRUMMAN CORP COM	Stock	666807102	744,294	1,586	SH	SOLE	1	1,586	0	0
THERMO FISHER SCIENTIFIC INC COM	Stock	883556102	21,329	41	SH	OTR	1	0	41	0
THERMO FISHER SCIENTIFIC INC COM	Stock	883556102	2,213,058	4,254	SH	SOLE	1	4,254	0	0
VANGUARD MID-CAP VALUE ETF	ETF	922908512	1,660,569	10,265	SH	SOLE	1	10,265	0	0
LOCKHEED MARTIN CORP COM	Stock	539830109	131,204	270	SH	OTR	1	0	270	0
LOCKHEED MARTIN CORP COM	Stock	539830109	1,657,055	3,410	SH	SOLE	1	3,410	0	0
JPMORGAN CHASE & CO. COM	Stock	46625H100	902,748	3,766	SH	OTR	1	0	3,766	0
JPMORGAN CHASE & CO. COM	Stock	46625H100	26,056,477	108,700	SH	SOLE	1	108,700	0	0
HARTFORD FINL SVCS GROUP INC COM	Stock	416515104	2,075,865	18,975	SH	SOLE	1	18,975	0	0
CHEVRON CORP NEW COM	Stock	166764100	511,430	3,531	SH	OTR	1	0	3,531	0
CHEVRON CORP NEW COM	Stock	166764100	7,405,524	51,129	SH	SOLE	1	51,129	0	0
CONOCOPHILLIPS COM	Stock	20825C104	123,665	1,247	SH	OTR	1	0	1,247	0
CONOCOPHILLIPS COM	Stock	20825C104	3,591,243	36,213	SH	SOLE	1	36,213	0	0
DANAHER CORPORATION COM	Stock	235851102	91,820	400	SH	OTR	1	0	400	0
DANAHER CORPORATION COM	Stock	235851102	1,906,642	8,306	SH	SOLE	1	8,306	0	0
M & T BK CORP COM	Stock	55261F104	231,252	1,230	SH	SOLE	1	1,230	0	0
TJX COS INC NEW COM	Stock	872540109	147,267	1,219	SH	OTR	1	0	1,219	0

TJX COS INC NEW COM	Stock	872540109	4,005,214	33,153	SH	SOLE	1	33,153	0	0
BANK AMERICA CORP COM	Stock	060505104	420,777	9,574	SH	OTR	1	0	9,574	0
BANK AMERICA CORP COM	Stock	060505104	9,250,816	210,485	SH	SOLE	1	210,485	0	0
WALMART INC COM	Stock	931142103	188,560	2,087	SH	OTR	1	0	2,087	0
WALMART INC COM	Stock	931142103	3,024,466	33,475	SH	SOLE	1	33,475	0	0
INTERNATIONAL BUSINESS MACHS COM	Stock	459200101	276,986	1,260	SH	OTR	1	0	1,260	0
INTERNATIONAL BUSINESS MACHS COM	Stock	459200101	1,133,883	5,158	SH	SOLE	1	5,158	0	0
ORACLE CORP COM	Stock	68389X105	207,633	1,246	SH	OTR	1	0	1,246	0
ORACLE CORP COM	Stock	68389X105	8,448,648	50,700	SH	SOLE	1	50,700	0	0
RTX CORPORATION COM	Stock	75513E101	180,176	1,557	SH	OTR	1	0	1,557	0
RTX CORPORATION COM	Stock	75513E101	3,964,683	34,261	SH	SOLE	1	34,261	0	0
TEXAS INSTRS INC COM	Stock	882508104	199,136	1,062	SH	OTR	1	0	1,062	0
TEXAS INSTRS INC COM	Stock	882508104	2,242,245	11,958	SH	SOLE	1	11,958	0	0
TARGET CORP COM	Stock	87612E106	25,549	189	SH	OTR	1	0	189	0
TARGET CORP COM	Stock	87612E106	243,730	1,803	SH	SOLE	1	1,803	0	0
VANGUARD HIGH DIVIDEND YIELD INDEX ETF	ETF	921946406	241,783	1,895	SH	SOLE	1	1,895	0	0
PFIZER INC COM	Stock	717081103	210,516	7,935	SH	OTR	1	0	7,935	0
PFIZER INC COM	Stock	717081103	1,517,383	57,195	SH	SOLE	1	57,195	0	0
3M CO COM	Stock	88579Y101	16,782	130	SH	OTR	1	0	130	0
3M CO COM	Stock	88579Y101	575,354	4,457	SH	SOLE	1	4,457	0	0
KLA CORP COM NEW	Stock	482480100	369,250	586	SH	OTR	1	0	586	0
KLA CORP COM NEW	Stock	482480100	12,985,513	20,608	SH	SOLE	1	20,608	0	0
HP INC COM	Stock	40434L105	19,578	600	SH	OTR	1	0	600	0
HP INC COM	Stock	40434L105	1,369,579	41,973	SH	SOLE	1	41,973	0	0
GILEAD SCIENCES INC COM	Stock	375558103	240,624	2,605	SH	OTR	1	0	2,605	0
GILEAD SCIENCES INC COM	Stock	375558103	7,840,458	84,881	SH	SOLE	1	84,881	0	0
CATERPILLAR INC COM	Stock	149123101	17,412	48	SH	OTR	1	0	48	0
CATERPILLAR INC COM	Stock	149123101	2,871,971	7,917	SH	SOLE	1	7,917	0	0
ALPHABET INC CAP STK CL C	Stock	02079K107	135,593	712	SH	OTR	1	0	712	0
ALPHABET INC CAP STK CL C	Stock	02079K107	2,849,935	14,965	SH	SOLE	1	14,965	0	0
AMERICAN EXPRESS CO COM	Stock	025816109	205,675	693	SH	OTR	1	0	693	0
AMERICAN EXPRESS CO COM	Stock	025816109	8,430,320	28,405	SH	SOLE	1	28,405	0	0
AMGEN INC COM	Stock	031162100	516,328	1,981	SH	SOLE	1	1,981	0	0
APPLIED MATLS INC COM	Stock	038222105	41,471	255	SH	OTR	1	0	255	0
APPLIED MATLS INC COM	Stock	038222105	1,221,189	7,509	SH	SOLE	1	7,509	0	0
OTIS WORLDWIDE CORP COM	Stock	68902V107	113,355	1,224	SH	OTR	1	0	1,224	0
OTIS WORLDWIDE CORP COM	Stock	68902V107	2,648,831	28,602	SH	SOLE	1	28,602	0	0
ISHARES CORE S&P U.S. GROWTH ETF	ETF	464287671	323,431	2,321	SH	SOLE	1	2,321	0	0
ISHARES CORE DIVIDEND GROWTH ETF	ETF	46434V621	466,859	7,611	SH	SOLE	1	7,611	0	0
SPDR PORTFOLIO S&P 500 ETF	ETF	78464A854	617,358	8,955	SH	SOLE	1	8,955	0	0
EATON CORP PLC SHS	Stock	G29183103	203,104	612	SH	OTR	1	0	612	0
EATON CORP PLC SHS	Stock	G29183103	7,951,937	23,961	SH	SOLE	1	23,961	0	0
ISHARES S&P MID-CAP 400 VALUE ETF	ETF	464287705	209,183	1,674	SH	SOLE	1	1,674	0	0
PHILIP MORRIS INTL INC COM	Stock	718172109	342,516	2,846	SH	OTR	1	0	2,846	0

PHILIP MORRIS INTL INC COM	Stock	718172109	8,221,349	68,312	SH	SOLE	1	68,312	0	0
NUCOR CORP COM	Stock	670346105	60,339	517	SH	OTR	1	0	517	0
NUCOR CORP COM	Stock	670346105	2,371,314	20,318	SH	SOLE	1	20,318	0	0
PARKER-HANNIFIN CORP COM	Stock	701094104	405,787	638	SH	OTR	1	0	638	0
PARKER-HANNIFIN CORP COM	Stock	701094104	7,975,180	12,539	SH	SOLE	1	12,539	0	0
VANGUARD MEGA CAP ETF	ETF	921910873	132,700	624	SH	OTR	1	0	624	0
VANGUARD MEGA CAP ETF	ETF	921910873	18,139,473	85,298	SH	SOLE	1	85,298	0	0
TRINITY INDS INC COM	Stock	896522109	598,455	17,050	SH	SOLE	1	17,050	0	0
PNC FINL SVCS GROUP INC COM	Stock	693475105	308,753	1,601	SH	OTR	1	0	1,601	0
PNC FINL SVCS GROUP INC COM	Stock	693475105	1,032,326	5,353	SH	SOLE	1	5,353	0	0
BRISTOL-MYERS SQUIBB CO COM	Stock	110122108	94,512	1,671	SH	OTR	1	0	1,671	0
BRISTOL-MYERS SQUIBB CO COM	Stock	110122108	1,607,605	28,423	SH	SOLE	1	28,423	0	0
ALTRIA GROUP INC COM	Stock	02209S103	138,830	2,655	SH	OTR	1	0	2,655	0
ALTRIA GROUP INC COM	Stock	02209S103	3,401,465	65,050	SH	SOLE	1	65,050	0	0
DOMINION ENERGY INC COM	Stock	25746U109	239,300	4,443	SH	OTR	1	0	4,443	0
DOMINION ENERGY INC COM	Stock	25746U109	750,808	13,940	SH	SOLE	1	13,940	0	0
CITIGROUP INC COM NEW	Stock	172967424	160,137	2,275	SH	OTR	1	0	2,275	0
CITIGROUP INC COM NEW	Stock	172967424	4,272,180	60,693	SH	SOLE	1	60,693	0	0
CADENCE DESIGN SYSTEM INC COM	Stock	127387108	628,863	2,093	SH	SOLE	1	2,093	0	0
EXXON MOBIL CORP COM	Stock	30231G102	1,000,186	9,298	SH	OTR	1	0	9,298	0
EXXON MOBIL CORP COM	Stock	30231G102	10,355,764	96,270	SH	SOLE	1	96,270	0	0
UNITEDHEALTH GROUP INC COM	Stock	91324P102	266,082	526	SH	OTR	1	0	526	0
UNITEDHEALTH GROUP INC COM	Stock	91324P102	8,274,352	16,357	SH	SOLE	1	16,357	0	0
TRAVELERS COMPANIES INC COM	Stock	89417E109	133,453	554	SH	OTR	1	0	554	0
TRAVELERS COMPANIES INC COM	Stock	89417E109	1,507,008	6,256	SH	SOLE	1	6,256	0	0
LOWES COS INC COM	Stock	548661107	757,676	3,070	SH	OTR	1	0	3,070	0
LOWES COS INC COM	Stock	548661107	12,231,408	49,560	SH	SOLE	1	49,560	0	0
DEERE & CO COM	Stock	244199105	106,349	251	SH	OTR	1	0	251	0
DEERE & CO COM	Stock	244199105	4,100,992	9,679	SH	SOLE	1	9,679	0	0
COLGATE PALMOLIVE CO COM	Stock	194162103	557,460	6,132	SH	SOLE	1	6,132	0	0
CROWN CASTLE INC COM	REIT	22822V101	67,162	740	SH	OTR	1	0	740	0
CROWN CASTLE INC COM	REIT	22822V101	235,431	2,594	SH	SOLE	1	2,594	0	0
AUTOZONE INC COM	Stock	053332102	108,868	34	SH	OTR	1	0	34	0
AUTOZONE INC COM	Stock	053332102	2,849,780	890	SH	SOLE	1	890	0	0
BLACKROCK INC COM	Stock	09290D101	1,557,142	1,519	SH	SOLE	1	1,519	0	0
CBRE GROUP INC CL A	Stock	12504L109	29,672	226	SH	OTR	1	0	226	0
CBRE GROUP INC CL A	Stock	12504L109	823,845	6,275	SH	SOLE	1	6,275	0	0
VANGUARD TAX-EXEMPT BOND ETF	ETF	922907746	277,820	5,542	SH	SOLE	1	5,542	0	0
ISHARES MSCI EAFE ETF	ETF	464287465	433,775	5,737	SH	SOLE	1	5,737	0	0
APPLE INC COM	Stock	037833100	2,385,501	9,526	SH	OTR	1	0	9,526	0
APPLE INC COM	Stock	037833100	56,403,850	225,237	SH	SOLE	1	225,237	0	0
ABBOTT LABS COM	Stock	002824100	426,312	3,769	SH	OTR	1	0	3,769	0
ABBOTT LABS COM	Stock	002824100	6,477,018	57,263	SH	SOLE	1	57,263	0	0

DISNEY WALT CO COM	Stock	254687106	86,408	776	SH	OTR	1	0	776	0
DISNEY WALT CO COM	Stock	254687106	1,937,267	17,398	SH	SOLE	1	17,398	0	0
BOOKING HOLDINGS INC COM	Stock	09857L108	392,505	79	SH	OTR	1	0	79	0
BOOKING HOLDINGS INC COM	Stock	09857L108	10,284,629	2,070	SH	SOLE	1	2,070	0	0
ISHARES RUSSELL 1000 ETF	ETF	464287622	241,620	750	SH	SOLE	1	750	0	0
MARSH & MCLENNAN COS INC COM	Stock	571748102	855,587	4,028	SH	SOLE	1	4,028	0	0
ISHARES RUSSELL 1000 VALUE ETF	ETF	464287598	598,340	3,232	SH	SOLE	1	3,232	0	0
ACCENTURE PLC	Stock	G1151C101	3,329,503	9,465	SH	SOLE	1	9,465	0	0
ACCENTURE PLC	Stock	G1151C101	11,960	34	SH	DFND	1	34	0	0
EATON CORP PLC	Stock	G29183103	1,388,474	4,184	SH	SOLE	1	4,184	0	0
LINDE PLC NVP	Stock	G54950103	3,765,740	8,995	SH	SOLE	1	8,995	0	0
LINDE PLC NVP	Stock	G54950103	17,165	41	SH	DFND	1	41	0	0
MEDTRONIC PLC	Stock	G5960L103	1,227,142	15,363	SH	SOLE	1	15,363	0	0
TE CONNECTIVITY PLC USD .01	FOREIGN EQUITIES	G87052109	844,750	5,909	SH	SOLE	1	5,909	0	0
TE CONNECTIVITY PLC USD .01	FOREIGN EQUITIES	G87052109	6,433	45	SH	DFND	1	45	0	0
CHUBB LTD SWITZERLAND	Stock	H1467J104	581,010	2,103	SH	SOLE	1	2,103	0	0
GARMIN LTD	Stock	H2906T109	2,965,563	14,378	SH	SOLE	1	14,378	0	0
ASML HOLDING NV	FOREIGN EQUITIES	N07059210	2,072,241	2,990	SH	SOLE	1	2,990	0	0
ASML HOLDING NV	FOREIGN EQUITIES	N07059210	13,861	20	SH	DFND	1	20	0	0
NXP SEMICONDUCTORS	FOREIGN EQUITIES	N6596X109	4,207,620	20,244	SH	SOLE	1	20,244	0	0
NXP SEMICONDUCTORS	FOREIGN EQUITIES	N6596X109	14,133	68	SH	DFND	1	68	0	0
AFLAC INC	Stock	001055102	774,640	7,489	SH	SOLE	1	7,489	0	0
AT&T INC	Stock	00206R102	582,545	25,585	SH	SOLE	1	25,585	0	0
ABBOTT LABORATORIES	Stock	002824100	3,120,385	27,588	SH	SOLE	1	27,588	0	0
ABBOTT LABORATORIES	Stock	002824100	16,061	142	SH	DFND	1	142	0	0
ABBVIE INC	Stock	00287Y109	8,740,758	49,189	SH	SOLE	1	49,189	0	0
ABBVIE INC	Stock	00287Y109	19,902	112	SH	DFND	1	112	0	0
ADOBE SYSTEM INC	Stock	00724F101	1,939,631	4,362	SH	SOLE	1	4,362	0	0
AIR PRODUCTS AND CHEMICALS INC.	Stock	009158106	267,107	921	SH	SOLE	1	921	0	0
ALPHABET INC. CLASS C	Stock	02079K107	11,841,653	62,181	SH	SOLE	1	62,181	0	0
ALPHABET INC. CLASS C	Stock	02079K107	41,706	219	SH	DFND	1	219	0	0
ALPHABET INC. CLASS A	Stock	02079K305	1,852,283	9,785	SH	SOLE	1	9,785	0	0
ALTRIA GROUP INC	Stock	02209S103	1,589,123	30,391	SH	SOLE	1	30,391	0	0
AMAZON.COM INC	Stock	023135106	10,637,245	48,486	SH	SOLE	1	48,486	0	0
AMAZON.COM INC	Stock	023135106	39,490	180	SH	DFND	1	180	0	0
AVANTIS US SMALL CAP EQUITY ETF	ETF	025072323	889,260	16,359	SH	SOLE	1	16,351	0	8
AMERICAN ELECTRIC POWER CO	COMMON STOCK	025537101	509,728	5,527	SH	SOLE	1	5,527	0	0
AMERIPRISE FINANCIAL	Stock	03076C106	1,440,179	2,705	SH	SOLE	1	2,705	0	0
AMETEK INC NEW COM	COMMON STOCK	031100100	4,905,494	27,214	SH	SOLE	1	27,214	0	0
AMETEK INC NEW COM	COMMON STOCK	031100100	20,549	114	SH	DFND	1	114	0	0
AMGEN INC	Stock	031162100	516,799	1,983	SH	SOLE	1	1,983	0	0

ANALOG DEVICES INC	COMMON STOCK	032654105	4,604,965	21,675	SH	SOLE	1	21,675	0	0
ANALOG DEVICES INC	COMMON STOCK	032654105	17,634	83	SH	DFND	1	83	0	0
ELEVANCE HEALTH INC (FORMERLY ANTHEM)	Stock	036752103	992,246	2,690	SH	SOLE	1	2,690	0	0
ELEVANCE HEALTH INC (FORMERLY ANTHEM)	Stock	036752103	9,960	27	SH	DFND	1	27	0	0
APPLE INC	Stock	037833100	27,790,742	110,977	SH	SOLE	1	110,977	0	0
APPLE INC	Stock	037833100	67,362	269	SH	DFND	1	269	0	0
APPLIED MATERIALS INC	Stock	038222105	389,157	2,393	SH	SOLE	1	2,393	0	0
ARISTA NETWORKS INC NEW	COMMON STOCK	040413205	974,868	8,820	SH	SOLE	1	8,820	0	0
ASTRAZENECA PLC NPV ADR	FOREIGN EQUITIES	046353108	299,985	4,579	SH	SOLE	1	4,579	0	0
ATLANTIC UNION BANKSHARES CORP	Stock	04911A107	5,397,019	142,477	SH	SOLE	1	142,477	0	0
AUTODESK INC	Stock	052769106	1,665,499	5,635	SH	SOLE	1	5,635	0	0
AUTOZONE INC	Stock	053332102	1,239,174	387	SH	SOLE	1	387	0	0
BANK OF AMERICA CORP	Stock	060505104	3,547,511	80,718	SH	SOLE	1	80,718	0	0
BERKSHIRE HATHAWAY INC DEL CL B NEW	Stock	084670702	9,715,294	21,434	SH	SOLE	1	21,434	0	0
BERKSHIRE HATHAWAY INC DEL CL B NEW	Stock	084670702	42,154	93	SH	DFND	1	93	0	0
BLACKROCK INC NEW NPV	COMMON STOCK	09290D101	1,118,370	1,091	SH	SOLE	1	1,091	0	0
BOOKING HOLDINGS INC	Stock	09857L108	4,714,993	949	SH	SOLE	1	949	0	0
BROADCOM INC	Stock	11135F101	9,456,475	40,789	SH	SOLE	1	40,789	0	0
BROOKFIELD CORP NVP	FOREIGN EQUITIES	11271J107	4,395,142	76,505	SH	SOLE	1	76,505	0	0
BROOKFIELD CORP NVP	FOREIGN EQUITIES	11271J107	24,646	429	SH	DFND	1	429	0	0
BROOKFIELD ASSET MGMT LTD CLASS A VOTING SHA	FOREIGN EQUITIES	RE1130041	932,755	17,217	SH	SOLE	1	17,217	0	0
BROOKFIELD ASSET MGMT LTD CLASS A VOTING SHA	FOREIGN EQUITIES	RE1130041	5,797	107	SH	DFND	1	107	0	0
CBRE GROUP INC CL A	Stock	12504L109	242,879	1,850	SH	SOLE	1	1,850	0	0
CME GROUP INC	COMMON STOCK	12572Q105	380,830	1,640	SH	SOLE	1	1,640	0	0
CSX CORP COM	COMMON STOCK	126408103	1,026,201	31,801	SH	SOLE	1	31,801	0	0
CVS HEALTH CORPORATION	COMMON STOCK	126650100	557,395	12,420	SH	SOLE	1	12,420	0	0
CADENCE DESIGN SYSTEMS INC	COMMON STOCK	127387108	380,356	1,266	SH	SOLE	1	1,266	0	0
CHEMED CORPORATON	COMMON STOCK	16359R103	1,179,770	2,227	SH	SOLE	1	2,227	0	0
CHEVRON CORPORATION	COMMON STOCK	166764100	4,250,653	29,348	SH	SOLE	1	29,348	0	0
CHEVRON CORPORATION	COMMON STOCK	166764100	13,614	94	SH	DFND	1	94	0	0
CISCO SYSTEMS INC	Stock	17275R102	1,809,124	30,560	SH	SOLE	1	30,560	0	0
CITIGROUP INC NEW	COMMON STOCK	172967424	3,413,319	48,499	SH	SOLE	1	48,499	0	0
COCA COLA CO COM	COMMON STOCK	191216100	1,434,383	23,039	SH	SOLE	1	23,039	0	0
COLGATE PALMOLIVE COMPANY	COMMON STOCK	194162103	699,928	7,700	SH	SOLE	1	7,700	0	0
COLGATE PALMOLIVE COMPANY	COMMON STOCK	194162103	10,817	119	SH	DFND	1	119	0	0
COMCAST CORP CLASS A	Stock	20030N101	222,546	5,932	SH	SOLE	1	5,932	0	0
CONOCOPHILLIPS COM	Stock	20825C104	1,585,386	15,987	SH	SOLE	1	15,987	0	0

CONSTELLATION BRANDS CLASS A	COMMON STOCK	21036P108	1,905,904	8,624	SH	SOLE	1	8,624	0	0
CONSTELLATION BRANDS CLASS A	COMMON STOCK	21036P108	11,934	54	SH	DFND	1	54	0	0
COSTCO WHOLESALE CORP	Stock	22160K105	3,006,273	3,281	SH	SOLE	1	3,281	0	0
D R HORTON INC	Stock	23331A109	2,102,998	15,041	SH	SOLE	1	15,041	0	0
DEERE & CO.	COMMON STOCK	244199105	602,066	1,421	SH	SOLE	1	1,421	0	0
DIAGEO PLC SPON ADR NEW	ADR	25243Q205	404,503	3,182	SH	SOLE	1	3,182	0	0
DIAGEO PLC SPON ADR NEW	ADR	25243Q205	10,551	83	SH	DFND	1	83	0	0
DISCOVER FINANCIAL SERVICES	COMMON STOCK	254709108	1,656,579	9,563	SH	SOLE	1	9,563	0	0
DOLLAR GEN CORP NEW COM	COMMON STOCK	256677105	245,596	3,240	SH	SOLE	1	3,240	0	0
DOMINION RES INC VA NEW	Stock	25746U109	386,335	7,173	SH	SOLE	1	7,173	0	0
DOW HOLDINGS INC	COMMON STOCK	260557103	545,782	13,601	SH	SOLE	1	13,601	0	0
DUKE ENERGY CORP NEW	Stock	26441C204	1,256,003	11,658	SH	SOLE	1	11,658	0	0
EOG RESOURCES INC	Stock	26875P101	1,215,310	9,915	SH	SOLE	1	9,915	0	0
EBAY INC	COMMON STOCK	278642103	786,623	12,698	SH	SOLE	1	12,698	0	0
EMERSON ELECTRIC CO	COMMON STOCK	291011104	751,732	6,066	SH	SOLE	1	6,066	0	0
ENBRIDGE INC NPV	FOREIGN EQUITIES	29250N105	677,496	15,968	SH	SOLE	1	15,968	0	0
EXXON MOBIL CORP COM	Stock	30231G102	3,009,007	27,973	SH	SOLE	1	27,973	0	0
META PLATFORMS (FORMERLY FACEBOOK INC)	Stock	30303M102	12,023,341	20,535	SH	SOLE	1	20,535	0	0
META PLATFORMS (FORMERLY FACEBOOK INC)	Stock	30303M102	35,130	60	SH	DFND	1	60	0	0
FIDELITY MSCI INFO TECH	ETF - EQUITY	316092808	506,384	2,739	SH	SOLE	1	2,739	0	0
FORTINET INC	Stock	34959E113	911,798	9,651	SH	SOLE	1	9,651	0	0
GARTNER INC.	COMMON STOCK	366651107	230,599	476	SH	SOLE	1	476	0	0
GENERAL MILLS INC	COMMON STOCK	370334104	620,837	9,736	SH	SOLE	1	9,736	0	0
GILEAD SCIENCES INC	COMMON STOCK	375558103	1,866,866	20,211	SH	SOLE	1	20,211	0	0
HOME DEPOT INC	COMMON STOCK	437076102	1,350,495	3,472	SH	SOLE	1	3,472	0	0
HONEYWELL INTL INC COM	COMMON STOCK	438516106	3,368,826	14,914	SH	SOLE	1	14,914	0	0
HONEYWELL INTL INC COM	COMMON STOCK	438516106	12,198	54	SH	DFND	1	54	0	0
HOOVER FURNITURE CORP	COMMON STOCK	439038100	191,096	13,640	SH	SOLE	1	13,640	0	0
HUNTINGTON BANKSHARES INC	COMMON STOCK	446150104	476,121	29,265	SH	SOLE	1	29,265	0	0
IPERIONX LIMITED	COMMON STOCK	44916E104	240,730	7,000	SH	DFND	1	7,000	0	0
ILLINOIS TOOL WORKS INC	COMMON STOCK	452308109	908,994	3,585	SH	SOLE	1	3,585	0	0
INVESCO QQQ UNIT SER 1	ETF - EQUITY	04609E107	280,148	548	SH	SOLE	1	548	0	0
INTUITIVE SURGICAL INC.	COMMON STOCK	46120E602	1,172,817	2,247	SH	SOLE	1	2,247	0	0
INVESCO BULLETSHS 2031	ETF	46138J429	2,697,115	168,154	SH	SOLE	1	168,154	0	0
INVESCO BULLETSHS 2030	ETF	46138J460	3,977,330	243,117	SH	SOLE	1	243,117	0	0
INVESCO BULLETSHS 2029	ETF	46138J577	2,589,880	141,219	SH	SOLE	1	141,219	0	0



INVESCO BULLETSHS 2027	ETF	46138J783	1,958,200	100,579	SH	SOLE	1	100,579	0	0
INVESCO BULLETSHS 2026	ETF	46138J791	1,827,201	94,044	SH	SOLE	1	94,044	0	0
INVESCO BULLETSHS 2025	ETF	46138J825	1,798,019	87,117	SH	SOLE	1	87,117	0	0
INVESCO BULLETSHS 2032	ETF	46139W858	4,183,284	208,024	SH	SOLE	1	208,024	0	0
I SHARES TR S & P 500 INDEX FUND	ETF - EQUITY	464287200	717,587	1,219	SH	SOLE	1	1,219	0	0
I SHARES TR S & P 500 INDEX FUND	ETF - EQUITY	464287200	1,156,147	1,964	SH	DFND	1	1,964	0	0
ISHARES 7-10 YEAR TRES ETF	ETF - FIXED	464287440	187,759	2,031	SH	SOLE	1	2,031	0	0
ISHARES 7-10 YEAR TRES ETF	ETF - FIXED	464287440	23,112	250	SH	DFND	1	250	0	0
ISHARES 1-3 YR TREASURY BOND	ETF - FIXED	464287457	224,264	2,736	SH	SOLE	1	2,736	0	0
ISHARES MSCI EAFE ETF	FOREIGN EQUITIES	464287465	4,621,808	61,127	SH	SOLE	1	61,127	0	0
I SHARES TR RUSSEL MIDCAP INDEX FD	ETF - EQUITY	464287499	1,785,319	20,196	SH	SOLE	1	20,182	0	14
ISHARES S&P MIDCAP 400	ETF - EQUITY	464287507	210,606	3,380	SH	SOLE	1	3,380	0	0
ISHARES CORE S&P SMALLCAP	ETF - EQUITY	464287804	490,950	4,261	SH	SOLE	1	4,261	0	0
ISHARES NATIONAL MUNI BD	ETF - FIXED	464288414	493,858	4,635	SH	SOLE	1	4,635	0	0
ISHARES INTERMED GOVT/CREDITBOND	ETF - FIXED	464288612	562,215	5,394	SH	SOLE	1	5,394	0	0
ISHARES RUSSELL TOP 200 GROWTH ETF	ETF - EQUITY	464289438	1,525,705	6,485	SH	SOLE	1	6,481	0	4
ISHARES RUSSELL TOP 200 GROWTH ETF	ETF - EQUITY	464289438	27,526	117	SH	DFND	1	117	0	0
ISHARES TR CORE MSCI EAFE	ETF	46432F842	357,511	5,087	SH	SOLE	1	5,087	0	0
ETF ISHARES TTL CORE US BND	ETF - FIXED	46434V613	270,290	5,980	SH	SOLE	1	5,980	0	0
ISHARES IBONDS DEC 2033	ETF	46436E152	3,916,017	165,796	SH	SOLE	1	165,796	0	0
ISHARES IBONDS DEC 2044 TREAS ETF	ETF - FIXED	46438G638	1,753,535	72,016	SH	SOLE	1	72,016	0	0
ISHARES IBONDS DEC 2034 TREAS ETF	ETF - FIXED	46438G646	2,872,685	115,790	SH	SOLE	1	115,790	0	0
J P MORGAN CHASE & CO	Stock	46625H100	10,896,128	45,456	SH	SOLE	1	45,456	0	0
J P MORGAN CHASE & CO	Stock	46625H100	33,559	140	SH	DFND	1	140	0	0
JPMORGAN EQUITY PREMIUM INCOME ETF	ETF	46641Q332	383,709	6,671	SH	SOLE	1	6,664	0	7
JP MORGAN ULTRA SHORT INC ETF	ETF	46641Q837	477,462	9,481	SH	SOLE	1	9,481	0	0
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	1,729,327	11,958	SH	SOLE	1	11,958	0	0
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	21,693	150	SH	DFND	1	150	0	0
LABCORP HOLDINGS INC	COMMON STOCK	504922105	297,656	1,298	SH	SOLE	1	1,298	0	0
LENNAR CORP	COMMON STOCK	526057104	1,249,254	9,161	SH	SOLE	1	9,161	0	0
ELI LILLY & CO	COMMON STOCK	532457108	1,580,284	2,047	SH	SOLE	1	2,047	0	0
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	1,395,089	2,871	SH	SOLE	1	2,871	0	0
LOWES COMPANY INC	COMMON STOCK	548661107	6,537,887	26,491	SH	SOLE	1	26,491	0	0
LOWES COMPANY INC	COMMON STOCK	548661107	21,471	87	SH	DFND	1	87	0	0
MARATHON PETE CORP	Stock	56585A102	1,115,703	7,998	SH	SOLE	1	7,998	0	0
MARKEL GROUP INC FORMERLY MARKEL CO	COMMON STOCK	RP5705351	1,669,207	967	SH	SOLE	1	967	0	0
MASTERCARD INC	Stock	57636Q104	8,938,928	16,976	SH	SOLE	1	16,976	0	0
MASTERCARD INC	Stock	57636Q104	24,222	46	SH	DFND	1	46	0	0

MCDONALDS CORP COM	COMMON STOCK	580135101	825,837	2,849	SH	SOLE	1	2,849	0	0
MCDONALDS CORP COM	COMMON STOCK	580135101	13,044	45	SH	DFND	1	45	0	0
MERCK & CO NEW	Stock	58933Y105	5,387,611	54,159	SH	SOLE	1	54,159	0	0
MERCK & CO NEW	Stock	58933Y105	4,476	45	SH	DFND	1	45	0	0
METTLER-TOLEDO INTL	COMMON STOCK	592688105	665,658	544	SH	SOLE	1	544	0	0
MICROSOFT CORPORATION	COMMON STOCK	594918104	22,382,014	53,101	SH	SOLE	1	53,101	0	0
MICROSOFT CORPORATION	COMMON STOCK	594918104	72,076	171	SH	DFND	1	171	0	0
MONDELEZ INTERNATIONAL INC.	COMMON STOCK	609207105	573,230	9,599	SH	SOLE	1	9,599	0	0
MORGAN STANLEY DEAN WITTER DISCOVER & CO	COMMON STOCK	617446448	371,606	2,956	SH	SOLE	1	2,956	0	0
NEXTERA ENERGY INC	Stock	65339F101	3,243,384	45,243	SH	SOLE	1	45,243	0	0
NEXTERA ENERGY INC	Stock	65339F101	16,703	233	SH	DFND	1	233	0	0
NORFOLK SOUTHERN CORP	COMMON STOCK	655844108	203,248	866	SH	SOLE	1	866	0	0
NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	1,575,304	3,357	SH	SOLE	1	3,357	0	0
NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	9,854	21	SH	DFND	1	21	0	0
NUCOR	COMMON STOCK	670346105	1,102,984	9,451	SH	SOLE	1	9,451	0	0
NVIDIA CORPORATION	Stock	67066G104	21,988,666	163,741	SH	SOLE	1	163,741	0	0
NVIDIA CORPORATION	Stock	67066G104	63,116	470	SH	DFND	1	470	0	0
OLD DOMINION FREIGHT LINES	COMMON STOCK	679580100	818,482	4,640	SH	SOLE	1	4,640	0	0
OTIS WORLDWIDE CORP	Stock	68902V107	883,853	9,544	SH	SOLE	1	9,544	0	0
PNC BANK CORP	COMMON STOCK	693475105	2,011,745	10,432	SH	SOLE	1	10,432	0	0
PNC BANK CORP	COMMON STOCK	693475105	11,185	58	SH	DFND	1	58	0	0
PAYCHEX INC COM	COMMON STOCK	704326107	668,679	4,769	SH	SOLE	1	4,769	0	0
PEPSICO INC COM	COMMON STOCK	713448108	3,074,387	20,219	SH	SOLE	1	20,219	0	0
PFIZER INC COM	COMMON STOCK	717081103	272,462	10,274	SH	SOLE	1	10,274	0	0
PHILLIP MORRIS INTL INC	COMMON STOCK	718172109	1,057,975	8,791	SH	SOLE	1	8,791	0	0
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	6,499,336	38,768	SH	SOLE	1	38,768	0	0
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	17,267	103	SH	DFND	1	103	0	0
PROLOGIS INC	COMMON STOCKS REITS DTC	74340W103	213,383	2,019	SH	SOLE	1	2,019	0	0
QUALCOMM INC	COMMON STOCK	747525103	2,756,660	17,945	SH	SOLE	1	17,945	0	0
RTX CORPORATION (FORMERLY RAYTHEON TECH)	Stock	75513E105	5,281,474	45,641	SH	SOLE	1	45,641	0	0
RTX CORPORATION (FORMERLY RAYTHEON TECH)	Stock	75513E105	20,135	174	SH	DFND	1	174	0	0
REGENERON PHARMACEUTICALS	Stock	75886F107	421,677	592	SH	SOLE	1	592	0	0
ROPER INDS INC NEW	COMMON STOCK	776696106	3,724,051	7,164	SH	SOLE	1	7,164	0	0
ROPER INDS INC NEW	COMMON STOCK	776696106	19,234	37	SH	DFND	1	37	0	0
S&P GLOBAL INC	COMMON STOCK	78409V104	3,334,684	6,696	SH	SOLE	1	6,696	0	0

S&P GLOBAL INC	COMMON STOCK	78409V104	19,920	40 SH	DFND	1	40	0	0
SPDR S&P 500 ETF TR TR UNIT	ETF	78462F103	14,092,289	24,045 SH	SOLE	1	24,045	0	0
SALESFORCE INC (FORMERLY SALESFORCE.COM INC	COMMON STOCK	79466L302	2,459,174	7,356 SH	SOLE	1	7,356	0	0
STARBUCKS CORPORATION	COMMON STOCK	855244109	569,190	6,238 SH	SOLE	1	6,238	0	0
SYSCO CORPORATION	COMMON STOCK	871829107	211,024	2,760 SH	SOLE	1	2,760	0	0
SYSCO CORPORATION	COMMON STOCK	871829107	9,557	125 SH	DFND	1	125	0	0
TJX COMPANIES INC	COMMON STOCK	872540109	8,313,304	68,814 SH	SOLE	1	68,814	0	0
TJX COMPANIES INC	COMMON STOCK	872540109	28,994	240 SH	DFND	1	240	0	0
TEXAS INSTRUMENTS INC	COMMON STOCK	882508104	1,115,659	5,950 SH	SOLE	1	5,950	0	0
THERMO FISHER SCIENTIFIC INC	COMMON STOCK	883556102	4,793,739	9,215 SH	SOLE	1	9,215	0	0
THERMO FISHER SCIENTIFIC INC	COMMON STOCK	883556102	21,849	42 SH	DFND	1	42	0	0
TRACTOR SUPPLY CO	COMMON STOCK	892356106	628,227	11,840 SH	SOLE	1	11,840	0	0
TRAVELERS COMPANIES INC	Stock	89417E113	552,576	2,294 SH	SOLE	1	2,294	0	0
TRUIST FINANCIAL CORPORATION	Stock	89832Q109	460,867	10,624 SH	SOLE	1	10,624	0	0
US BANCORP	COMMON STOCK	902973304	303,395	6,345 SH	SOLE	1	6,345	0	0
UNION PACIFIC CORP	COMMON STOCK	907818108	3,034,443	13,307 SH	SOLE	1	13,307	0	0
UNION PACIFIC CORP	COMMON STOCK	907818108	12,542	55 SH	DFND	1	55	0	0
UNITED PARCEL SERVICE CLASS B	COMMON STOCK	911312106	479,655	3,804 SH	SOLE	1	3,804	0	0
VALERO ENERGY	Stock	91913Y100	768,234	6,267 SH	SOLE	1	6,267	0	0
VANGUARD I S&P 500 ETF USD	COMMON STOCK	922908363	323,280	600 SH	SOLE	1	600	0	0
VANGUARD MID CAP ETF	COMMON STOCK	922908629	394,608	1,494 SH	SOLE	1	1,494	0	0
VERISIGN INC	Stock	92343E106	524,629	2,535 SH	SOLE	1	2,535	0	0
VERIZON COMMUNICATIONS INC	Stock	92343V104	668,744	16,728 SH	SOLE	1	16,728	0	0
VERISK ANALYTICS INC	Stock	92345Y106	559,911	2,033 SH	SOLE	1	2,033	0	0
VISA INC COM CL A	Stock	92826C839	8,321,908	26,333 SH	SOLE	1	26,333	0	0
VISA INC COM CL A	Stock	92826C839	42,031	133 SH	DFND	1	133	0	0
WAL-MART STORES	COMMON STOCK	931142103	1,345,375	14,891 SH	SOLE	1	14,891	0	0
WELLS FARGO & CO NEW	COMMON STOCK	949746101	5,277,500	75,136 SH	SOLE	1	75,136	0	0
WORKDAY INC	Stock	98138H101	661,287	2,563 SH	SOLE	1	2,563	0	0
XYLEM INC	COMMON STOCK	98419M100	1,712,277	14,759 SH	SOLE	1	14,759	0	0
XYLEM INC	COMMON STOCK	98419M100	11,137	96 SH	DFND	1	96	0	0