CAPE COD FIVE CENTS SAVINGS BANK

FORM 13F-HR
(Form 13F Holdings Report)

Filed 01/16/19 for the Period Ending 12/31/18

Address	P O BOX 20
	20 WEST RD
	ORLEANS, MA, 02653-0020
Telephone	8774095600
CIK	0001054646
Fiscal Year	12/31

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 13F

OMB APPROVAL	
OMB Number:	3235-0006
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FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 12-31-2018

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: CAPE COD FIVE CENTS SAVINGS BANK

Address: P O BOX 20

20 WEST RD

ORLEANS MA 02653

Form 13F File Number: 028-11577

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: Rebecca Armentrout

Title: Chief Wealth Management Services Officer

Phone: 7742123206

Signature, Place, and Date of Signing:

Rebecca Armentrout	Orleans,, MASSACHUSETTS	01-16-2019
[Signature]	[City, State]	[Date]

Do you wish to provide information pursuant to Special Instruction 5? ☐ Yes ☒ No

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:	295
Form 13F Information table Value Total:	604,182 (thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F number(s) of all institutional investement managers with respect to which this report is filed, other than the manager filing this report.

NONE

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5			COLUMN 6	COLUMN 7	COLUMN 8		
									VOTING AUTHORITY		
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x$1000)	SHRS OR PRN AMT	SH / PRN	PUT / CALL	INVESTMENT DISCRETION	OTHER MANAGER	SOLE	SHARED	NONE
PETROFAC LTD	REG SHS	G7052T101	288	47,500	SH	-	SOLE	-	47,500	0	0
OJSC OC ROSNEFT RUB 0.01 GDR	REG SHS	67812M207	124	20,000	SH	-	SOLE	-	20,000	0	0
GLENCORE PLC	REG SHS	G39420107	183	49,500	SH	-	SOLE	-	49,500	0	0
GENEL ENERGY PLC	REG SHS	G3791G104	45	20,000	SH	-	SOLE	-	20,000	0	0
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	4,166	29,541	SH	-	SOLE	-	29,541	0	0
ACCENTURE PLC IRELAND	SHS CLASS A	G1151C101	15	106	SH	-	OTR	-	106	0	0
INGERSOLL-RAND PLC	SHS	G47791101	243	2,661	SH	-	SOLE	-	2,661	0	0
INGERSOLL-RAND PLC	SHS	G47791101	91	1,000	SH	-	OTR	-	1,000	0	0
LINDE PLC	COM	G5494J103	1,047	6,713	SH	-	SOLE	-	6,713	0	0
LINDE PLC	COM	G5494J103	8	50	SH	-	OTR	-	0	50	0
MEDTRONIC PLC	SHS	G5960L103	335	3,685	SH	-	SOLE	-	3,685	0	0
AFLAC INC	COM	001055102	408	8,960	SH	-	SOLE	-	8,960	0	0
AT&T INC	COM	00206R102	3,866	135,458	SH	-	SOLE	-	135,458	0	0
AT&T INC	COM	00206R102	117	4,082	SH	-	OTR	-	4,082	0	0
ABBOTT LABS	COM	002824100	3,203	44,278	SH	-	SOLE	-	44,278	0	0
ABBOTT LABS	COM	002824100	299	4,127	SH	-	OTR	-	4,127	0	0
ABBVIE INC	COM	00287Y109	2,177	23,611	SH	-	SOLE	-	23,611	0	0
ABBVIE INC	COM	00287Y109	321	3,477	SH	-	OTR	-	3,277	200	0
ADOBE INC	COM	00724F101	5,412	23,921	SH	-	SOLE	-	23,921	0	0
ADOBE INC	COM	00724F101	114	502	SH	-	OTR	-	502	0	0
ALLSTATE CORP	COM	020002101	320	3,871	SH	-	SOLE	-	3,871	0	0
ALPHABET INC	CAP STK CL C	02079K107	7,459	7,203	SH	-	SOLE	-	7,203	0	0
ALPHABET INC	CAP STK CL C	02079K107	230	222	SH	-	OTR	-	217	5	0
ALPHABET INC	CAP STK CL A	02079K305	912	873	SH	-	SOLE	-	873	0	0
ALPHABET INC	CAP STK CL A	02079K305	76	73	SH	-	OTR	-	68	5	0
ALTRIA GROUP INC	COM	02209S103	296	5,993	SH	-	SOLE	-	5,993	0	0
ALTRIA GROUP INC	COM	02209S103	124	2,509	SH	-	OTR	-	2,509	0	0
AMAZON COM INC	COM	023135106	1,006	670	SH	-	SOLE	-	670	0	0
AMERICAN ELEC PWR INC	COM	025537101	330	4,415	SH	-	SOLE	-	4,415	0	0
AMERICAN EXPRESS CO	COM	025816109	1,779	18,660	SH	-	SOLE	-	18,660	0	0
AMERICAN EXPRESS CO	COM	025816109	64	675	SH	-	OTR	-	675	0	0
AMGEN INC	COM	031162100	6,939	35,646	SH	-	SOLE	-	35,646	0	0
AMGEN INC	COM	031162100	226	1,159	SH	-	OTR	-	1,159	0	0
APPLE INC	COM	037833100	10,479	66,433	SH	-	SOLE	-	66,433	0	0
APPLE INC	COM	037833100	317	2,012	SH	-	OTR	-	2,012	0	0
APPLIED MATLS INC	COM	038222105	1,252	38,227	SH	-	SOLE	-	38,227	0	0
APPLIED MATLS INC	COM	038222105	15	451	SH	-	OTR	-	451	0	0
AQUA AMERICA INC	COM	03836W103	262	7,665	SH	-	SOLE	-	7,665	0	0
AQUA AMERICA INC	COM	03836W103	68	2,000	SH	-	OTR	-	2,000	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	3,980	30,357	SH	-	SOLE	-	30,357	0	0
AUTOMATIC DATA PROCESSING IN	COM	053015103	385	2,936	SH	-	OTR	-	2,936	0	0
BB&T CORP	COM	054937107	4,068	93,903	SH	-	SOLE	-	93,903	0	0
BB&T CORP	COM	054937107	138	3,180	SH	-	OTR	-	2,730	450	0
BP PLC	SPONSORED ADR	055622104	2,123	55,976	SH	-	SOLE	-	55,976	0	0
BANK AMER CORP	COM	060505104	493	19,996	SH	-	SOLE	-	19,996	0	0
BANK NEW YORK MELLON CORP	COM	064058100	365	7,750	SH	-	SOLE	-	7,750	0	0
BAXTER INTL INC	COM	071813109	209	3,177	SH	-	SOLE	-	3,177	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	5,113	25,044	SH	-	SOLE	-	25,044	0	0
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	264	1,294	SH	-	OTR	-	1,294	0	0
BOEING CO	COM	097023105	3,127	9,695	SH	-	SOLE	-	9,695	0	0
BOEING CO	COM	097023105	323	1,000	SH	-	OTR	-	1,000	0	0
BRISTOL MYERS SQUIBB CO	COM	110122108	1,133	21,802	SH	-	SOLE	-	21,802	0	0
BRISTOL MYERS SQUIBB CO	COM	110122108	43	835	SH	-	OTR	-	835	0	0

1CIGNA CORP NEW	COM	125523100	176	926	SH	-	SOLE	-	926	0	0
CIGNA CORP NEW	COM	125523100	39	207	SH	-	OTR	-	207	0	0
CVS HEALTH CORP	COM	126650100	453	6,909	SH	-	SOLE	-	6,909	0	0
CVS HEALTH CORP	COM	126650100	7	100	SH	-	OTR	-	100	0	0
CANADIAN NATL RY CO	COM	136375102	293	3,950	SH	-	SOLE	-	3,950	0	0
CARMAX INC	COM	143130102	238	3,800	SH	-	SOLE	-	3,800	0	0
CATERPILLAR INC DEL	COM	149123101	304	2,395	SH	-	SOLE	-	2,395	0	0
CATERPILLAR INC DEL	COM	149123101	356	2,800	SH	-	OTR	-	2,800	0	0
CERNER CORP	COM	156782104	1,695	32,320	SH	-	SOLE	-	32,320	0	0
CERNER CORP	COM	156782104	9	169	SH	-	OTR	-	169	0	0
CHEMED CORP NEW	COM	16359R103	1,481	5,229	SH	-	SOLE	-	5,229	0	0
CHEMED CORP NEW	COM	16359R103	10	34	SH	-	OTR	-	34	0	0
CHEVRON CORP NEW	COM	166764100	4,846	44,549	SH	-	SOLE	-	44,549	0	0
CHEVRON CORP NEW	COM	166764100	308	2,830	SH	-	OTR	-	2,705	125	0
CHURCH & DWIGHT INC	COM	171340102	7,742	117,725	SH	-	SOLE	-	117,725	0	0
CHURCH & DWIGHT INC	COM	171340102	58	875	SH	-	OTR	-	875	0	0
CISCO SYS INC	COM	17275R102	2,125	49,034	SH	-	SOLE	-	49,034	0	0
CISCO SYS INC	COM	17275R102	120	2,775	SH	-	OTR	-	2,775	0	0
COCA COLA CO	COM	191216100	981	20,721	SH	-	SOLE	-	20,721	0	0
COCA COLA CO	COM	191216100	128	2,700	SH	-	OTR	-	2,700	0	0
COGNIZANT TECHNOLOGY SOLUTIO	CL A	192446102	2,041	32,149	SH	-	SOLE	-	32,149	0	0
COGNIZANT TECHNOLOGY SOLUTIO	CL A	192446102	18	282	SH	-	OTR	-	282	0	0
COLGATE PALMOLIVE CO	COM	194162103	877	14,728	SH	-	SOLE	-	14,728	0	0
COMCAST CORP NEW	CL A	20030N101	2,868	84,233	SH	-	SOLE	-	84,233	0	0
COMCAST CORP NEW	CL A	20030N101	14	416	SH	-	OTR	-	416	0	0
CONOCOPHILLIPS	COM	20825C104	1,260	20,214	SH	-	SOLE	-	20,214	0	0
CONOCOPHILLIPS	COM	20825C104	19	300	SH	-	OTR	-	300	0	0
CONSOLIDATED EDISON INC	COM	209115104	417	5,455	SH	-	SOLE	-	5,455	0	0
COSTCO WHSL CORP NEW	COM	22160K105	3,493	17,149	SH	-	SOLE	-	17,149	0	0
COSTCO WHSL CORP NEW	COM	22160K105	90	440	SH	-	OTR	-	440	0	0
DANAHER CORP DEL	COM	235851102	488	4,735	SH	-	SOLE	-	4,735	0	0
DEERE & CO	COM	244199105	286	1,919	SH	-	SOLE	-	1,919	0	0
DEERE & CO	COM	244199105	34	225	SH	-	OTR	-	225	0	0
DISNEY WALT CO	COM DISNEY	254687106	4,472	40,782	SH	-	SOLE	-	40,782	0	0
DISNEY WALT CO	COM DISNEY	254687106	416	3,795	SH	-	OTR	-	3,795	0	0
DOMINION ENERGY INC	COM	25746U109	415	5,808	SH	-	SOLE	-	5,808	0	0
DOVER CORP	COM	260003108	293	4,130	SH	-	SOLE	-	4,130	0	0
DOWDUPONT INC	COM	26078J100	1,233	23,060	SH	-	SOLE	-	23,060	0	0
DOWDUPONT INC	COM	26078J100	216	4,042	SH	-	OTR	-	4,042	0	0
ECOLAB INC	COM	278865100	5,875	39,868	SH	-	SOLE	-	39,868	0	0
ECOLAB INC	COM	278865100	76	515	SH	-	OTR	-	515	0	0
EMERSON ELEC CO	COM	291011104	333	5,567	SH	-	SOLE	-	5,567	0	0
EMERSON ELEC CO	COM	291011104	275	4,600	SH	-	OTR	-	4,600	0	0
EVERSOURCE ENERGY	COM	30040W108	688	10,585	SH	-	SOLE	-	10,585	0	0
EXXON MOBIL CORP	COM	30231G102	7,015	102,873	SH	-	SOLE	-	102,873	0	0
EXXON MOBIL CORP	COM	30231G102	571	8,368	SH	-	OTR	-	8,368	0	0
FACEBOOK INC	CL A	30303M102	281	2,141	SH	-	SOLE	-	2,141	0	0
FORTUNE BRANDS HOME & SEC IN	COM	34964C106	240	6,315	SH	-	SOLE	-	6,315	0	0
GENERAL ELECTRIC CO	COM	369604103	893	118,025	SH	-	SOLE	-	118,025	0	0
GENERAL ELECTRIC CO	COM	369604103	132	17,378	SH	-	OTR	-	17,378	0	0
GENERAL MLS INC	COM	370334104	430	11,044	SH	-	SOLE	-	11,044	0	0
GENERAL MLS INC	COM	370334104	6	166	SH	-	OTR	-	166	0	0
HALLIBURTON CO	COM	406216101	668	25,131	SH	-	SOLE	-	25,131	0	0
HINGHAM INSTN SVGS MASS	COM	433323102	237	1,200	SH	-	SOLE	-	1,200	0	0
HOME DEPOT INC	COM	437076102	7,344	42,743	SH	-	SOLE	-	42,743	0	0
HOME DEPOT INC	COM	437076102	604	3,518	SH	-	OTR	-	3,518	0	0
HONEYWELL INTL INC	COM	438516106	859	6,499	SH	-	SOLE	-	6,499	0	0
HORMEL FOODS CORP	COM	440452100	213	5,000	SH	-	SOLE	-	5,000	0	0
ILLINOIS TOOL WKS INC	COM	452308109	5,754	45,418	SH	-	SOLE	-	45,418	0	0

ILLINOIS TOOL WKS INC	COM	452308109	105	829	SH	-	OTR	-	829	0	0
1INTEL CORP	COM	458140100	6,000	127,842	SH	-	SOLE	-	127,842	0	0
INTEL CORP	COM	458140100	527	11,233	SH	-	OTR	-	11,233	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	1,069	9,401	SH	-	SOLE	-	9,401	0	0
INTERNATIONAL BUSINESS MACHS	COM	459200101	74	650	SH	-	OTR	-	650	0	0
INTERNATIONAL FLAVORS&FRAGRA	COM	459506101	1,130	8,414	SH	-	SOLE	-	8,414	0	0
INTERNATIONAL FLAVORS&FRAGRA	COM	459506101	8	59	SH	-	OTR	-	59	0	0
INVESCO QQQ TR	UNIT SER 1	46090E103	398	2,580	SH	-	SOLE	-	2,580	0	0
INTUIT	COM	461202103	373	1,895	SH	-	SOLE	-	1,895	0	0
INVESCO EXCHNG TRADED FD TR	RUSEL 1000 EQL	46138E420	825	29,567	SH	-	SOLE	-	29,567	0	0
ISHARES TR	CORE S&P500 ETF	464287200	54,845	217,977	SH	-	SOLE	-	217,977	0	0
ISHARES TR	CORE S&P500 ETF	464287200	353	1,403	SH	-	OTR	-	1,403	0	0
ISHARES TR	MSCI EMG MKT ETF	464287234	295	7,548	SH	-	SOLE	-	7,548	0	0
ISHARES TR	MSCI EMG MKT ETF	464287234	5	139	SH	-	OTR	-	139	0	0
ISHARES TR	MSCI EAFE ETF	464287465	2,235	38,018	SH	-	SOLE	-	38,018	0	0
ISHARES TR	MSCI EAFE ETF	464287465	165	2,799	SH	-	OTR	-	2,799	0	0
ISHARES TR	RUS MID CAP ETF	464287499	385	8,280	SH	-	SOLE	-	8,280	0	0
ISHARES TR	RUS MID CAP ETF	464287499	39	836	SH	-	OTR	-	836	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	38,705	233,078	SH	-	SOLE	-	233,078	0	0
ISHARES TR	CORE S&P MCP ETF	464287507	390	2,346	SH	-	OTR	-	2,346	0	0
ISHARES TR	GLOBAL 100 ETF	464287572	943	22,249	SH	-	SOLE	-	22,249	0	0
ISHARES TR	GLOBAL 100 ETF	464287572	92	2,170	SH	-	OTR	-	2,170	0	0
ISHARES TR	RUS 1000 VAL ETF	464287598	340	3,062	SH	-	SOLE	-	3,062	0	0
ISHARES TR	RUS 1000 GRW ETF	464287614	395	3,017	SH	-	SOLE	-	3,017	0	0
ISHARES TR	RUSSELL 2000 ETF	464287655	5,657	42,246	SH	-	SOLE	-	42,246	0	0
ISHARES TR	RUSSELL 2000 ETF	464287655	109	815	SH	-	OTR	-	815	0	0
ISHARES TR	U.S. ENERGY ETF	464287796	204	6,550	SH	-	SOLE	-	6,550	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	13,349	192,568	SH	-	SOLE	-	192,568	0	0
ISHARES TR	CORE S&P SCP ETF	464287804	166	2,393	SH	-	OTR	-	2,393	0	0
ISHARES TR	IBOXX HI YD ETF	464288513	8,310	102,467	SH	-	SOLE	-	102,467	0	0
ISHARES TR	IBOXX HI YD ETF	464288513	12	152	SH	-	OTR	-	152	0	0
ISHARES TR	SH TR CRPORT ETF	464288646	293	5,681	SH	-	SOLE	-	5,681	0	0
ISHARES TR	MSCI USA ESG SLC	464288802	274	2,652	SH	-	SOLE	-	2,652	0	0
ISHARES TR	FLTG RATE NT ETF	46429B655	8,458	167,952	SH	-	SOLE	-	167,952	0	0
ISHARES TR	FLTG RATE NT ETF	46429B655	86	1,704	SH	-	OTR	-	1,704	0	0
ISHARES TR	CORE MSCI EAFE	46432F842	36,542	664,396	SH	-	SOLE	-	664,396	0	0
ISHARES TR	CORE MSCI EAFE	46432F842	358	6,514	SH	-	OTR	-	5,864	650	0
ISHARES INC	CORE MSCI EMKT	46434G103	12,835	272,207	SH	-	SOLE	-	272,207	0	0
ISHARES INC	CORE MSCI EMKT	46434G103	124	2,626	SH	-	OTR	-	2,526	100	0
ISHARES TR	CORE MSCI EURO	46434V738	413	10,003	SH	-	SOLE	-	10,003	0	0
JPMORGAN CHASE & CO	COM	46625H100	8,852	90,678	SH	-	SOLE	-	90,678	0	0
JPMORGAN CHASE & CO	COM	46625H100	600	6,144	SH	-	OTR	-	6,144	0	0
JOHNSON & JOHNSON	COM	478160104	11,656	90,324	SH	-	SOLE	-	90,324	0	0
JOHNSON & JOHNSON	COM	478160104	1,004	7,782	SH	-	OTR	-	7,782	0	0
KIMBERLY CLARK CORP	COM	494368103	353	3,102	SH	-	SOLE	-	3,102	0	0
KIMBERLY CLARK CORP	COM	494368103	91	800	SH	-	OTR	-	800	0	0
LIBERTY PPTY TR	SH BEN INT	531172104	3,043	72,664	SH	-	SOLE	-	72,664	0	0
LIBERTY PPTY TR	SH BEN INT	531172104	53	1,256	SH	-	OTR	-	1,256	0	0
LILLY ELI & CO	COM	532457108	415	3,586	SH	-	SOLE	-	3,586	0	0
LILLY ELI & CO	COM	532457108	93	800	SH	-	OTR	-	800	0	0
LOWES COS INC	COM	548661107	661	7,162	SH	-	SOLE	-	7,162	0	0
MASTERCARD INCORPORATED	CL A	57636Q104	2,201	11,669	SH	-	SOLE	-	11,669	0	0

MCCORMICK & CO INC	COM NON VTG	579780206	2,583	18,554	SH	-	SOLE	-	18,554	0	0
MCCORMICK & CO INC	COM NON VTG	579780206	37	263	SH	-	OTR	-	263	0	0
MCDONALDS CORP	COM	580135101	6,366	35,853	SH	-	SOLE	-	35,853	0	0
MCDONALDS CORP	COM	580135101	465	2,621	SH	-	OTR	-	2,521	100	0
MERCK & CO INC	COM	58933Y105	2,498	32,689	SH	-	SOLE	-	32,689	0	0
MERCK & CO INC	COM	58933Y105	105	1,380	SH	-	OTR	-	1,380	0	0
MICROSOFT CORP	COM	594918104	13,576	133,663	SH	-	SOLE	-	133,663	0	0
MICROSOFT CORP	COM	594918104	931	9,165	SH	-	OTR	-	9,165	0	0
MONDELEZ INTL INC	CL A	609207105	312	7,793	SH	-	SOLE	-	7,793	0	0
1MONSTER BEVERAGE CORP NEW	COM	61174X109	2,138	43,429	SH	-	SOLE	-	43,429	0	0
MONSTER BEVERAGE CORP NEW	COM	61174X109	25	511	SH	-	OTR	-	511	0	0
MORGAN STANLEY	COM NEW	617446448	237	5,987	SH	-	SOLE	-	5,987	0	0
NEXTERA ENERGY INC	COM	65339F101	5,229	30,085	SH	-	SOLE	-	30,085	0	0
NEXTERA ENERGY INC	COM	65339F101	270	1,551	SH	-	OTR	-	1,551	0	0
NIKE INC	CL B	654106103	3,802	51,288	SH	-	SOLE	-	51,288	0	0
NIKE INC	CL B	654106103	141	1,900	SH	-	OTR	-	1,900	0	0
NORFOLK SOUTHERN CORP	COM	655844108	4,083	27,301	SH	-	SOLE	-	27,301	0	0
NORFOLK SOUTHERN CORP	COM	655844108	138	925	SH	-	OTR	-	925	0	0
NORTHERN TR CORP	COM	665859104	2,005	23,981	SH	-	SOLE	-	23,981	0	0
NORTHERN TR CORP	COM	665859104	60	715	SH	-	OTR	-	715	0	0
NOVARTIS A G	SPONSORED ADR	66987V109	1,433	16,699	SH	-	SOLE	-	16,699	0	0
NOVARTIS A G	SPONSORED ADR	66987V109	142	1,650	SH	-	OTR	-	1,650	0	0
NUCOR CORP	COM	670346105	394	7,600	SH	-	SOLE	-	7,600	0	0
ORACLE CORP	COM	68389X105	468	10,360	SH	-	SOLE	-	10,360	0	0
ORACLE CORP	COM	68389X105	8	175	SH	-	OTR	-	175	0	0
PPG INDS INC	COM	693506107	208	2,037	SH	-	SOLE	-	2,037	0	0
PACKAGING CORP AMER	COM	695156109	1,015	12,165	SH	-	SOLE	-	12,165	0	0
PACKAGING CORP AMER	COM	695156109	7	87	SH	-	OTR	-	87	0	0
PAYPAL HLDGS INC	COM	70450Y103	420	5,000	SH	-	SOLE	-	5,000	0	0
PEPSICO INC	COM	713448108	5,837	52,831	SH	-	SOLE	-	52,831	0	0
PEPSICO INC	COM	713448108	316	2,864	SH	-	OTR	-	2,864	0	0
PFIZER INC	COM	717081103	2,704	61,943	SH	-	SOLE	-	61,943	0	0
PFIZER INC	COM	717081103	129	2,950	SH	-	OTR	-	2,950	0	0
PHILIP MORRIS INTL INC	COM	718172109	222	3,324	SH	-	SOLE	-	3,324	0	0
PHILIP MORRIS INTL INC	COM	718172109	132	1,974	SH	-	OTR	-	1,974	0	0
PHILLIPS 66	COM	718546104	795	9,225	SH	-	SOLE	-	9,225	0	0
PHILLIPS 66	COM	718546104	17	200	SH	-	OTR	-	200	0	0
PRICE T ROWE GROUP INC	COM	74144T108	2,262	24,499	SH	-	SOLE	-	24,499	0	0
PRICE T ROWE GROUP INC	COM	74144T108	46	499	SH	-	OTR	-	499	0	0
PROCTER AND GAMBLE CO	COM	742718109	6,299	68,531	SH	-	SOLE	-	68,531	0	0
PROCTER AND GAMBLE CO	COM	742718109	706	7,683	SH	-	OTR	-	7,683	0	0
QUALCOMM INC	COM	747525103	1,128	19,814	SH	-	SOLE	-	19,814	0	0
QUALCOMM INC	COM	747525103	9	153	SH	-	OTR	-	153	0	0
QUEST DIAGNOSTICS INC	COM	74834L100	275	3,300	SH	-	SOLE	-	3,300	0	0
QUEST DIAGNOSTICS INC	COM	74834L100	17	200	SH	-	OTR	-	200	0	0
RAYTHEON CO	COM NEW	755111507	1,670	10,893	SH	-	SOLE	-	10,893	0	0
RAYTHEON CO	COM NEW	755111507	24	158	SH	-	OTR	-	128	30	0
RESMED INC	COM	761152107	4,121	36,191	SH	-	SOLE	-	36,191	0	0
RESMED INC	COM	761152107	20	176	SH	-	OTR	-	176	0	0
ROYAL DUTCH SHELL PLC	SPONS ADR A	780259206	510	8,749	SH	-	SOLE	-	8,749	0	0
ROYAL DUTCH SHELL PLC	SPONS ADR A	780259206	70	1,207	SH	-	OTR	-	1,207	0	0
S&P GLOBAL INC	COM	78409V104	3,738	21,994	SH	-	SOLE	-	21,994	0	0
SPDR S&P 500 ETF TR	TR UNIT	78462F103	1,460	5,842	SH	-	SOLE	-	5,842	0	0
SPDR SERIES TRUST	BLOOMBERG BRCLYS	78464A417	4,712	140,266	SH	-	SOLE	-	140,266	0	0
SPDR SERIES TRUST	BLOOMBERG BRCLYS	78464A417	110	3,266	SH	-	OTR	-	3,266	0	0
SPDR SERIES TRUST	S&P DIVID ETF	78464A763	394	4,400	SH	-	SOLE	-	4,400	0	0
SPDR S&P MIDCAP 400 ETF TR	UTSER1 S&PDCRP	78467Y107	1,368	4,519	SH	-	SOLE	-	4,519	0	0
SPDR S&P MIDCAP 400 ETF TR	UTSER1 S&PDCRP	78467Y107	67	221	SH	-	OTR	-	221	0	0

SPDR SER TR	PORTFOLIO SH TSR	78468R101	22,351	755,614	SH	-	SOLE	-	755,614	0	0
SPDR SER TR	PORTFOLIO SH TSR	78468R101	39	1,304	SH	-	OTR	-	1,304	0	0
SCHLUMBERGER LTD	COM	806857108	174	4,833	SH	-	SOLE	-	4,833	0	0
SCHLUMBERGER LTD	COM	806857108	65	1,800	SH	-	OTR	-	1,800	0	0
SCHWAB CHARLES CORP NEW	COM	808513105	1,976	47,573	SH	-	SOLE	-	47,573	0	0
SCHWAB CHARLES CORP NEW	COM	808513105	22	532	SH	-	OTR	-	532	0	0
SELECT SECTOR SPDR TR	ENERGY	81369Y506	4,703	82,012	SH	-	SOLE	-	82,012	0	0
SOUTHERN CO	COM	842587107	787	17,921	SH	-	SOLE	-	17,921	0	0
SOUTHERN CO	COM	842587107	18	400	SH	-	OTR	-	225	175	0
STARBUCKS CORP	COM	855244109	2,726	42,327	SH	-	SOLE	-	42,327	0	0
STARBUCKS CORP	COM	855244109	33	511	SH	-	OTR	-	511	0	0
1STATE STR CORP	COM	857477103	1,240	19,657	SH	-	SOLE	-	19,657	0	0
STATE STR CORP	COM	857477103	24	375	SH	-	OTR	-	375	0	0
STRYKER CORP	COM	863667101	6,316	40,294	SH	-	SOLE	-	40,294	0	0
STRYKER CORP	COM	863667101	93	591	SH	-	OTR	-	591	0	0
SYSCO CORP	COM	871829107	354	5,650	SH	-	SOLE	-	5,650	0	0
TJX COS INC NEW	COM	872540109	1,467	32,794	SH	-	SOLE	-	32,794	0	0
TJX COS INC NEW	COM	872540109	9	192	SH	-	OTR	-	192	0	0
TAIWAN SEMICONDUCTOR MFG LTD	SPONSORED ADR	874039100	2,748	74,449	SH	-	SOLE	-	74,449	0	0
TAIWAN SEMICONDUCTOR MFG LTD	SPONSORED ADR	874039100	33	883	SH	-	OTR	-	883	0	0
TARGET CORP	COM	87612E106	881	13,325	SH	-	SOLE	-	13,325	0	0
TARGET CORP	COM	87612E106	13	200	SH	-	OTR	-	200	0	0
TEXAS INSTRS INC	COM	882508104	2,771	29,319	SH	-	SOLE	-	29,319	0	0
TEXAS INSTRS INC	COM	882508104	22	231	SH	-	OTR	-	231	0	0
TEXTRON INC	COM	883203101	1,553	33,770	SH	-	SOLE	-	33,770	0	0
THERMO FISHER SCIENTIFIC INC	COM	883556102	521	2,328	SH	-	SOLE	-	2,328	0	0
3M CO	COM	88579Y101	7,727	40,552	SH	-	SOLE	-	40,552	0	0
3M CO	COM	88579Y101	438	2,297	SH	-	OTR	-	2,297	0	0
TORO CO	COM	891092108	4,218	75,486	SH	-	SOLE	-	75,486	0	0
TORO CO	COM	891092108	20	366	SH	-	OTR	-	266	100	0
TORONTO DOMINION BK ONT	COM NEW	891160509	758	15,245	SH	-	SOLE	-	15,245	0	0
TORONTO DOMINION BK ONT	COM NEW	891160509	73	1,474	SH	-	OTR	-	1,474	0	0
TRACTOR SUPPLY CO	COM	892356106	1,909	22,883	SH	-	SOLE	-	22,883	0	0
TRACTOR SUPPLY CO	COM	892356106	11	136	SH	-	OTR	-	136	0	0
TRAVELERS COMPANIES INC	COM	89417E109	2,172	18,136	SH	-	SOLE	-	18,136	0	0
TRAVELERS COMPANIES INC	COM	89417E109	28	232	SH	-	OTR	-	232	0	0
US BANCORP DEL	COM NEW	902973304	5,535	121,117	SH	-	SOLE	-	121,117	0	0
US BANCORP DEL	COM NEW	902973304	205	4,494	SH	-	OTR	-	4,494	0	0
UNILEVER N V	N Y SHS NEW	904784709	826	15,345	SH	-	SOLE	-	15,345	0	0
UNILEVER N V	N Y SHS NEW	904784709	31	570	SH	-	OTR	-	370	200	0
UNION PAC CORP	COM	907818108	1,959	14,169	SH	-	SOLE	-	14,169	0	0
UNION PAC CORP	COM	907818108	396	2,866	SH	-	OTR	-	2,866	0	0
UNITED PARCEL SERVICE INC	CL B	911312106	191	1,959	SH	-	SOLE	-	1,959	0	0
UNITED PARCEL SERVICE INC	CL B	911312106	33	340	SH	-	OTR	-	340	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	1,206	11,328	SH	-	SOLE	-	11,328	0	0
UNITED TECHNOLOGIES CORP	COM	913017109	51	475	SH	-	OTR	-	475	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	3,555	14,271	SH	-	SOLE	-	14,271	0	0
UNITEDHEALTH GROUP INC	COM	91324P102	43	171	SH	-	OTR	-	171	0	0
V F CORP	COM	918204108	1,981	27,773	SH	-	SOLE	-	27,773	0	0
V F CORP	COM	918204108	147	2,060	SH	-	OTR	-	1,860	200	0
VANGUARD GROUP	DIV APP ETF	921908844	1,294	13,215	SH	-	SOLE	-	13,215	0	0
VANGUARD TAX MANAGED INTL FD	FTSE DEV MKT ETF	921943858	5,705	153,770	SH	-	SOLE	-	153,770	0	0
VANGUARD TAX MANAGED INTL FD	FTSE DEV MKT ETF	921943858	110	2,952	SH	-	OTR	-	2,952	0	0
VANGUARD WORLD FDS	ENERGY ETF	92204A306	854	11,074	SH	-	SOLE	-	11,074	0	0
VANGUARD WORLD FDS	ENERGY ETF	92204A306	26	332	SH	-	OTR	-	332	0	0
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	2,509	65,863	SH	-	SOLE	-	65,863	0	0

VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	25	666	SH	-	OTR	-	666	0	0
VANGUARD SCOTTSDALE FDS	INT-TERM CORP	92206C870	30,216	364,665	SH	-	SOLE	-	364,665	0	0
VANGUARD SCOTTSDALE FDS	INT-TERM CORP	92206C870	302	3,643	SH	-	OTR	-	3,643	0	0
VARIAN MED SYS INC	COM	92220P105	863	7,618	SH	-	SOLE	-	7,618	0	0
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	268	3,597	SH	-	SOLE	-	3,597	0	0
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	26	350	SH	-	OTR	-	350	0	0
VANGUARD INDEX FDS	TOTAL STK MKT	922908769	247	1,938	SH	-	SOLE	-	1,938	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	5,005	89,033	SH	-	SOLE	-	89,033	0	0
VERIZON COMMUNICATIONS INC	COM	92343V104	191	3,394	SH	-	OTR	-	3,394	0	0
VISA INC	COM CL A	92826C839	5,258	39,850	SH	-	SOLE	-	39,850	0	0
VISA INC	COM CL A	92826C839	88	664	SH	-	OTR	-	664	0	0
WEC ENERGY GROUP INC	COM	92939U106	2,124	30,668	SH	-	SOLE	-	30,668	0	0
WEC ENERGY GROUP INC	COM	92939U106	83	1,203	SH	-	OTR	-	1,203	0	0
WALGREENS BOOTS ALLIANCE INC	COM	931427108	418	6,124	SH	-	SOLE	-	6,124	0	0
WELLS FARGO CO NEW	COM	949746101	272	5,906	SH	-	SOLE	-	5,906	0	0
1ZIMMER BIOMET HLDGS INC	COM	98956P102	475	4,576	SH	-	SOLE	-	4,576	0	0
ZIMMER BIOMET HLDGS INC	COM	98956P102	16	150	SH	-	OTR	-	150	0	0