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OUR MISSION

The Wisconsin Trust Account Foundation Inc. (WisTAF) is dedicated to equal access to the civil justice system, funding legal services for low-income persons through the fair and effective administration of Interest On Lawyers' Trust Accounts (IOLTA), Public Interest Legal Services Fund (PILSF) and other sources.



A BRIDGE TO SECURE SHELTER

Melissa, a single mother, whose only income was Social Security Disability, found that a credit card debt from her divorce had resulted in a judgment against her. The creditor foreclosed the judgment on the client's home. The case proceeded to a sheriff's sale, and Melissa was about to lose her home before she found an attorney through Wisconsin Judicare, Inc. The attorney negotiated with the creditor and was able to reduce the debt. Melissa found financing to pay the reduced amount due, the scheduled sheriff's sale was dismissed, and she was able to keep the family home.

Wisconsin Judicare, Inc., Wausau

PRESIDENT'S MESSAGE

The goal of bridging the justice gap—bringing together Wisconsin's low-income population with the civil legal services they need—continues to present a wealth of challenges and rewards.

Wisconsin's economic picture isn't pretty. Currently, the state's unemployment rate is nearly double the rate of one year ago. In 2008, the number of foreclosure filings in Wisconsin hit a record high. Homelessness, joblessness, inadequate access to health care is on the rise here at home as it is across the nation.

Largely dependent on interest paid on IOLTA accounts, WisTAF's revenue has suffered greatly over the past year, falling victim to seven interest rate drops in the last 12 months. This means less grant money is available to civil legal service providers. And, since historically, low-income people are the hardest hit by economic downturns, the need for services is growing at precisely the time when resources are at their lowest.

Now more than ever, it is vital that we continue working with the banking and legal professions to increase IOLTA interest income and to explore diversified funding sources. To that end, several efforts designed to increase income were initiated in 2008, the rewards of which will be seen in the months to come.

This year, we petitioned the Wisconsin Supreme Court to update Wisconsin's IOLTA rule to guarantee that attorneys will receive comparable interest rates on their IOLTA accounts as other bank customers receive on similar, non-IOLTA accounts. While the effect may not be immediate, given today's unprecedented low interest rates, other states that have passed similar rule changes during better economic times have experienced substantial increases in IOLTA income.

In 2008, Wisconsin joined 44 states who have committed to funding civil legal services for the poor. Legal services providers and the State Bar successfully lobbied for an annual appropriation from the State of Wisconsin, providing significant funding and access to justice for Wisconsin residents unable to afford a private attorney. As a result, WisTAF was able to make an additional \$1 million in grants to civil legal service providers.

2009 promises to offer many of the same economic challenges we faced this past year. However, I'm encouraged that they will be tempered by the results of our hard work and collaboration with our legal and financial partners in 2008.

I wish to thank our capable board members—attorneys, judges and private citizens from across the state—who, alongside our hardworking staff, are honored to do everything in their power to bridge Wisconsin's justice gap.



John Bermingham, *President*

A BRIDGE TO COMMON GROUND

Everyone in Wisconsin has common needs: a home, access to medical care, a good job, safety from harm. But at times, barriers stand between those needs and us. Unfair landlords, insurance companies that refuse to honor their policies, discrimination from employers or the fear of an abusive spouse or family member are obstacles that need legal help to overcome.

The chasm that stretches between people in Wisconsin who have access to the justice system and those who don't is deep. Our neighbors face home foreclosure, soaring medical costs, joblessness and, in the case of severe family abuse, possibly the loss of their own or a loved one's life. The justice gap is widening.

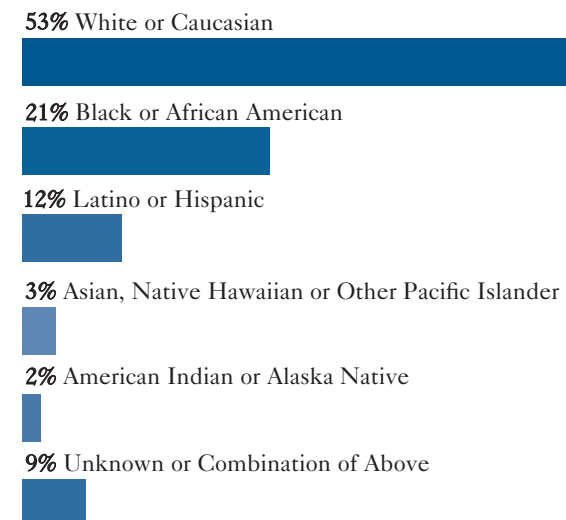
The Wisconsin Trust Account Foundation (WisTAF) works to bridge that gap. WisTAF brings Wisconsin's legal and financial communities together to generate funds used to make grants to agencies providing civil legal services to Wisconsin's low-income residents. Families and individuals throughout the state receive much needed help to address their legal needs. Grant money also funds law-related services such as legal education, indirect legal services or other community services approved by the Wisconsin Supreme Court.

Grant funds come from several sources including the Interest on Lawyers' Trust Accounts (IOLTA) program and the Public Interest Legal Services Fund (PILSF) program. Both of which were established by the Wisconsin Supreme Court to make Wisconsin's justice system accessible to all, regardless of income. For each of these programs, WisTAF has the great fortune to be working with dedicated partners. The IOLTA program is supported by participating financial institutions across the state, while all practicing Wisconsin attorneys and judges support the PILSF program.

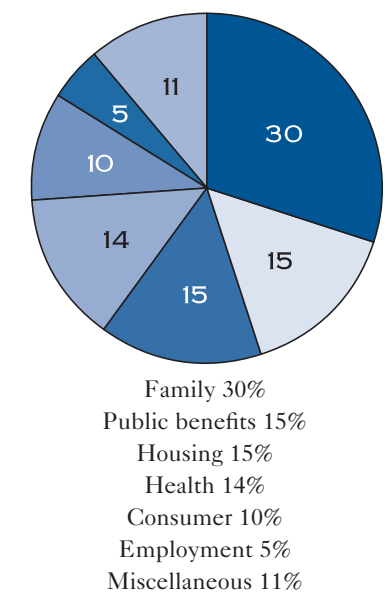
In addition, the state legislature has recognized its duty and done its part to fund low-income civil legal access through a state appropriation initiated in 2008.

In 2008, WisTAF granted \$3,590,000 to 16 legal service agencies. 2008 grants included \$1,775,000 from the Foundation's IOLTA program, \$815,000 from the Public Interest Legal Services Fund, and \$1,000,000 from the state appropriation. WisTAF was also honored to disburse \$156,300 from the Wisconsin Equal Justice Foundation. Over more than twenty years, WisTAF has granted more than \$33 million to agencies working for equal justice.

WHO USES OUR SERVICES?



BREAKDOWN OF DIRECT LEGAL SERVICES PROVIDED



PROVIDING THE GROUNDWORK

Experts estimate that there is one legal services attorney for every 3,272 low-income people in Wisconsin. Those same experts estimate that it would cost Wisconsin more than \$30 million each year to provide the legal services needed by Wisconsin's low-income families.

The Wisconsin Trust Account Foundation is proud to support our grantees' efforts to provide equal access to legal services in the face of these overwhelming odds.

2008 GRANT RECIPIENTS

LEGAL SERVICES

Agencies that improve access to legal assistance and provide direct legal representation to low-income and indigent residents.

Centro Legal is a nonprofit corporation whose primary purpose is to provide legal representation to the poor and those with limited resources for a reasonable and accessible price in the Milwaukee area.

Community Justice, Inc. is a nonprofit corporation that provides legal services to Madison-area low-income families and individuals on a sliding-fee scale based on federal poverty guidelines.

Legal Action of Wisconsin, Inc. serves low-income clients in the areas of family law and domestic violence, housing, public benefits, special education and economic development.

Wisconsin Judicare, Inc. provides civil legal services to nearly 3,000 low-income Northern Wisconsin residents each year with the help of 400 private practice attorneys and eight staff attorneys.

Legal Aid Society of Milwaukee provides family law, public benefits, landlord-tenant, consumer, municipal ordinance defense and civil rights law to low-income people in Milwaukee.

COMMUNITY-BASED LEGAL/ADVOCACY/EDUCATION PROGRAMS

Advocacy, education and prevention programs in the areas of law, housing, aging, civil liberties, healthcare and domestic violence.

AIDS Network provides advocacy, legal assistance and referrals to help persons with HIV/AIDS find access to public benefits, housing, medical benefits/access to medical care, family law and other legal issues.

AIDS Resource Center of Wisconsin provides help to individuals and families living with HIV/AIDS, so they can find the legal help they need to live with dignity.

ABC (Advocacy and Benefits Counseling) for Health, Inc. is a nonprofit public interest law firm serving families throughout Wisconsin on legal issues related to health care access and financing.

Catholic Charities of the Archdiocese of Milwaukee, Inc. is a nonprofit charitable organization serving over 13,000 families annually in the areas of Adult, Family & Children, and Social Ministries.

Center Against Sexual & Domestic Abuse (CASDA) provides free services to individuals hurt by domestic, sexual or child abuse, as they advocate for a community effort to end violence.

Disability Rights Wisconsin defends the rights of people residing in Wisconsin's public and private institutions, and represents individuals under the Americans with Disabilities Act through information and referral, direct legal representation, and in limited situations, class action litigation.

Door County Legal Aid Society is a volunteer organization that operates primarily as a screening and referral source too coordinate legal services through local pro bono attorneys.

Interfaith Coalition for Worker Justice of South Central Wisconsin, Inc. provides employment law education to workers and employers in South Central Wisconsin, many of whom live at or below federal poverty levels.

Portage County Legal Aid Society is a volunteer attorney legal service that addresses the need for pro bono civil legal services for indigent persons in Portage County.

People Against Sexual & Domestic Violence of Jefferson County provides legal advocacy and representation to victims of domestic and sexual abuse in Jefferson County.



A BRIDGE TO FAIR TREATMENT

In 2007, the AIDS Resource Center of Wisconsin's Legal Services Program began representing Michael, an HIV-positive Hispanic male from Racine who was denied access to an area adult group home due to his HIV status. In addition to being ill due to his HIV, Michael suffered from a brain injury and required daily monitoring and support. After applying to an adult group home, Michael through his case manager learned that the facility would not work with him because the nursing staff at the facility considered his HIV condition something that would present a risk of infection to other residents. Ultimately, the Legal Services Program brought suit and in June 2008, reached a settlement wherein the facility staff and owner were required to attend an HIV training session and compensate Michael for his damages.

AIDS Resource Center of Wisconsin, Milwaukee

IOLTA: A PARTNERSHIP BETWEEN FINANCIAL INSTITUTIONS AND THE ATTORNEYS THEY SERVE

Financial institutions provide the substance of the IOLTA program. The commitment of banks, credit unions and savings & loans to the communities they serve is reflected in their participation in IOLTA. The interest earned on attorney IOLTA accounts is helping our friends and neighbors across Wisconsin. WisTAF is proud to work with these dedicated businesses.

We would like to take this opportunity to thank the financial institutions that maintained IOLTA accounts in 2008. **Institutions listed in bold generously waived service fees on IOLTA accounts, allowing all interest earned to go directly to their neighbors in need.**

Abbotsford State Bank
Alliance Bank
Amcore Bank
American Bank & Trust Wisconsin
American National Bank-
Fox Cities
Anchorbank FSB
Associated Bank
Badger Bank
Badger State Bank
Bank First National
Bank Mutual
Bank of Alma
Bank of Brodhead
Bank of Deerfield
Bank of Galesville
Bank of Kenosha
Bank of Lake Mills
Bank of Luxemburg
Bank of Mauston
Bank of Milton
Bank of Poynette
Bank of Prairie du Sac
Bank of Sun Prairie
Bank of the West
Bank of Wausau
Bank of Wisconsin Dells
Banner Banks
Baylake Bank
Benton State Bank
Black River Country Bank
Blackhawk Community
Credit Union
Blackhawk State Bank
BLC Community Bank
Bonduel State Bank
Bremer Bank Services Center
Bull's Eye Credit Union
Calumet County Bank
Cambridge State Bank
Capital Credit Union
Capitol Bank
Charter Bank Eau Claire
Citizens Bank of Mukwonago
Citizens Community Federal
Citizens First Bank-Trempealeau
Citizens First Bank-Viroqua

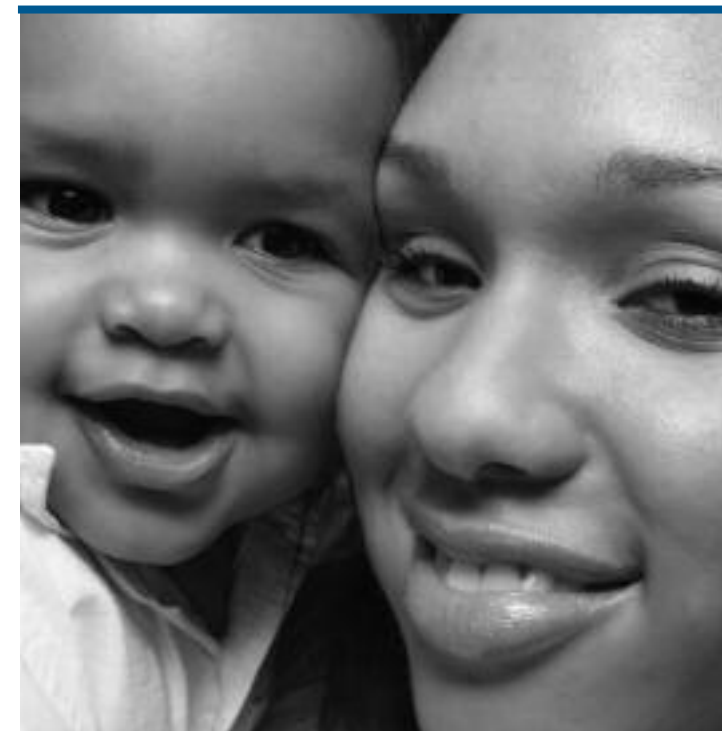
Citizens State Bank-Woodville
Citizens State Bank-La Crosse
Citizens State Bank of Loyal
Clare Bank, NA
Commercial Bank
Community Bank
Community Bank & Trust
Community Bank Delavan
Community Bank of Cameron
Community Bank of
Central Wisconsin
Community Business Bank
Community Financial Bank
Community First Bank
Community State Bank
Cornerstone Community Bank
Coulee State Bank
Dairy State Bank
Dairyland State Bank
Denmark State Bank
DMB Community Bank
Eagle Valley Bank NA
Evergreen State Bank
Farmers & Merchants Bank-Berlin
Farmers & Merchants
Bank-Tomah
Farmers & Merchants State Bank
Farmers & Merchants Union Bank
Farmers Savings Bank
Farmers State Bank-Hillsboro
Farmers State Bank-Markesan
Fidelity Bank
First American Bank N.A.
First Bank
First Bank Financial Centre
First Bank of Baldwin
First Banking Center
First Business Bank
First Business Bank-Milwaukee
First Citizens State Bank
First Community Bank
First Community Credit Union
First National Bank
First National Bank & Trust
First National Bank and
Trust Company
First National Bank at Darlington

First National Bank of Bangor
First National Bank of Berlin
First National Bank of Eagle River
First National Bank of Hartford
First National Bank of Hudson
First National Bank of Niagara
First National Bank of Platteville
First National Bank of River Falls
First National Bank-Fox Valley
First National Community Bank
First State Bank
Forward Financial Bank
Grand Marsh State Bank
Green Lake State Bank
Greenwood's State Bank
Guaranty Bank
Harris N.A.
Hartford Savings Bank
Hayward Community
Credit Union
Headwaters State Bank
Heritage Bank
Heritage Credit Union
Hiawatha National Bank
Home Savings Bank
Hometown Bank
Horicon Bank
Independence State Bank
Integrity First Bank
Intercity State Bank
International Bank of Amherst
Investors Bank
Irwin Union Bank
ISB Community Bank
Jackson County Bank
John O. Melby & Co. Bank
Johnson Bank
JPMorgan Chase Bank
Lafarge State Bank
Laona State Bank
Layton State Bank
Legacy Bank
Lincoln Community Bank
M&I Bank
Marathon Savings Bank
Marine Bank
Markesan State Bank

Marshfield Savings Bank
McFarland State Bank
Mid-America Bank
Middleton Community Bank
Mid-Wisconsin Bank
Milton Savings Bank
Mitchell Bank
Monona State Bank
Mound City Bank
National Bank of Commerce
National City Bank
National Exchange Bank & Trust
Necedah Bank
Nekoosa Port Edwards State Bank
Nicolet National Bank
North Shore Bank
Northern State Bank
Northern Trust Bank FSB
Northwestern Bank
Oak Bank
Oregon Community Bank & Trust
Oshkosh Community
Credit Union
Park Bank
Park Bank-Milwaukee West
Peoples Bank
Peoples Bank of Wisconsin
Peoples Community Bank
Peoples State Bank-Wausau
Peoples State Bank-
Prairie du Chien
Peoples State Bank of Bloomer
Peshtigo National Bank
Pigeon Falls State Bank
Pineries Bank
Pioneer Bank

Pioneer Bank of Wisconsin
Port Washington State Bank
Premier Community Bank
PremierBank-Jefferson
PremierBank-Fort Atkinson
Pyramax Bank, SSB
Richland County Bank
River Bank
River Cities Bank
River Falls State Bank
River Valley Bank
Royal Bank
Royal Credit Union
Rural American Bank
Securant Bank & Trust
Security Bank
Security Financial Bank
Security State Bank
Shell Lake State Bank
Shullsburg Community Bank
Southport Bank
State Bank Financial
State Bank of Arcadia
State Bank of Chilton
State Bank of Cross Plains
State Bank of Drummond
State Bank of Florence
State Bank of Gilman
State Bank of Viroqua
Stephenson National
Bank & Trust
Sterling Bank
Summit Credit Union
Sunset Bank & Savings
TCF National Bank
The Bank of Kaukauna

The Bank of New Glarus
The Baraboo National Bank
The Business Bank
The Equitable Bank
The First National Bank of
Park Falls
The National Bank of Waupun
The Peoples Community Bank
The Portage County Bank
The Private Bank
The River Bank
Timberwood Bank
Tomahawk Community Bank, SSB
Town Bank
Tri City National Bank
Union Bank & Trust Company
Union Bank of Blair
Union National Bank &
Trust Company
Union State Bank
United Bank
US Bank
Walworth State Bank
Waukesha State Bank
Waumandee State Bank
Wells Fargo Services Company
West Bend Savings Bank
West Pointe Bank
Westconsin Credit Union
Wisconsin Community Bank
Wolf River Community
Savings Bank
Woodford State Bank
Woodtrust Bank



A BRIDGE TO SAFETY

Jennifer finally decided to leave her husband after a very abusive marriage. Her husband was now abusing their son as a way to further control Jennifer. She had tried everything she could think of to protect her son. Her only option was to get an emergency child custody and placement order from the court so the police could assist her in obtaining her son's return. Without an attorney or money to hire one, Jennifer would have had to wait three to five weeks for a hearing to be scheduled to address custody and placement. By the time Jennifer reached PADA she was nearly without hope of protecting her child. PADA's attorney advocate was able to draft court documents for the Family Court Commissioner to review. The court granted Jennifer's request and the Sheriff's Department was able to assist her in securing the return of her son.

People Against Sexual & Domestic Abuse of Jefferson County

PILSF: THE ATTORNEY'S PART

While banks provide the substance of the IOLTA program, attorney participation provides the backbone. In addition, funding for the PILSF program is directly attributable to Wisconsin's attorneys and judges. PILSF funds are distributed geographically throughout the ten state judicial districts in proportion to the poverty populations in each district. That means that judicial districts with a large number of attorneys and a relatively low poverty population provide funding for judicial districts with few attorneys and many poor people—ensuring that rural populations receive an equal share of PILSF funds. In its first four years, PILSF funds have helped hundreds of low-income people in all Wisconsin counties.

The commitment of Wisconsin's attorneys and judges to providing support for civil legal services for low-income people exemplifies the true pioneer spirit of community solidarity and independence that embodies Wisconsin character.

We would like to thank the many attorneys and judges who donate so generously of their time and money to WisTAF. They can be proud of the accomplishments their hard work has achieved in helping to bridge the justice gap.

PARTNERS ENGINEERING CHANGE

THE STATE BAR OF WISCONSIN

The Legal Assistance Committee of the State Bar studies and recommends methods for making civil legal services more accessible to low-income persons. Its primary focus is on pro bono recruitment, retention and recognition.

The Public Interest Law Section provides a forum for public interest lawyers to discuss common issues and concerns. The section provides education opportunities for its members, and members of the State Bar in general, by sponsoring seminars at State Bar Conventions. It also encourages law students at the state's two law schools to consider employment in public interest law.

THE WISCONSIN EQUAL JUSTICE FUND, INC.

The Wisconsin Equal Justice Fund is a nonprofit agency formed by attorneys to help increase funding for Wisconsin's civil legal services programs. Individual attorneys, law firms, Wisconsin corporations and non-attorney individuals support the Equal Justice Fund's members through donations and the annual Howard B. Eisenberg Lifetime Achievement Award Dinner in Milwaukee.

The Equal Justice Fund has raised nearly \$2 million for civil legal services programs that serve Wisconsin's low-income families.

SCHEDULE OF GRANTS

January 1 through December 31, 2008

	IOLTA GRANTS	PILSF GRANTS	WISCONSIN EQUAL JUSTICE FUND GRANTS	STATE APPROPRIATION GRANTS
ABC for Health, Inc.	105,000			75,000
AIDS Network	35,000			25,000
AIDS Resource Center of Wisconsin	40,000			10,000
Catholic Charities of the Archdiocese of Milwaukee, Inc.	50,000			12,500
Center Against Sexual & Domestic Abuse, Inc.	47,000	13,000		
Centro Legal	115,000			50,000
Community Justice, Inc.		35,000		20,000
Disability Rights Wisconsin	150,000	75,000	31,267	155,000
Door County Legal Aid Society		6,000		
Interfaith Coalition for Worker Justice of South Central Wisconsin, Inc.	7,500			
Kids Matter Inc.	30,000			20,000
Legal Action of Wisconsin, Inc.	748,800	515,700	98,028	350,000
Legal Aid Society of Milwaukee	240,000			155,000
People Against Sexual & Domestic Abuse		15,000		
Portage County Legal Aid Society		13,000		
Wisconsin Judicare, Inc.	206,700	142,300	27,040	127,500
Totals	1,775,000	815,000	156,335	1,000,000

FINANCIAL STATEMENT

STATEMENT OF FINANCIAL POSITION

	2008*	2007
Assets		
Total Current Assets	\$959,106	\$1,792,928
Fixed Assets	2,671	444
Investments	1,006,292	1,501,407
Total Assets.....	\$1,968,069	\$3,294,779
Liabilities and Net Assets		
Total Liabilities/Line of Credit	\$150,000	\$0
Total Net Assets.....	1,818,069	3,294,779
Total Liabilities and Net Assets	\$1,968,069	\$3,294,779

STATEMENT OF ACTIVITIES

Revenues	\$2,508,637	\$3,082,693
Expenditures		
Grants Awarded.....	\$3,746,335	\$2,915,250
Support Expenses.....	239,012	213,779
Total Expenditures	\$3,985,347	\$3,129,029
Increase (Decrease) in Net Assets.....	(1,476,710)	(46,336)
Net Assets—Beginning of Period	3,294,779	3,341,115
Net Assets—End of Period.....	\$1,818,069	\$3,294,779

*These are unaudited figures for the period ending December 31, 2008.