



## List of IOLTA Participating Financial Institutions and Prime Partners

The Wisconsin Trust Account Foundation, Inc. (WisTAF) works closely with financial institutions to verify their status as “IOLTA participating financial institutions” in the Interest on Lawyers’ Trust Accounts (IOLTA) Program and assist in aligning with the rule governing IOLTA accounts.

Per Wisconsin Supreme Court rules, an IOLTA account must be held at a financial institution that pays interest rates on IOLTA accounts that are at least as high as the rates they pay to non-IOLTA customers holding accounts meeting the same minimum balance and other requirements. A copy of *Wisconsin Supreme Court Rule 20:1.15: Safekeeping property; trust accounts and fiduciary accounts* can be found at [www.wistaf.org](http://www.wistaf.org).

Below is the alphabetical list of financial institutions that are currently eligible to hold IOLTA accounts in Wisconsin. Any financial institution or attorney with questions is encouraged to contact WisTAF at (608) 257-6845 or toll free at (877) 749-5045.

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### Prime Partners

Prime Partner institutions, listed below, are IOLTA participating financial institutions that go above and beyond IOLTA participation requirements by choosing to pay interest rates on IOLTA accounts that are at least 50 basis points (0.50 percent) higher than required under the Wisconsin Supreme Court’s IOLTA interest rate comparability requirement. The additional interest results in more funding for civil legal aid in communities throughout Wisconsin and, in return, Prime Partners receive special recognition from WisTAF.

[Alliance Bank \(New Ulm\)](#)

[BLC Community Bank](#)

[First American Bank, NA](#)

[First Bank Financial Centre](#)

[First Business Bank \(Madison\)](#)

[First Business Bank \(Milwaukee\)](#)

[First National Bank of Hartford](#)

[Harris N.A.](#)

[Horicon Bank](#)

[Integrity First Bank](#)

[Mound City Bank](#)

[Peoples State Bank \(Prairie du Chien\)](#)

[PNC Bank](#)

[River Valley Bank](#)

[The PrivateBank](#)

[Spring Bank](#)

[State Bank Financial](#)

Since September 2007, the Federal Reserve has lowered the Federal Funds Target Rate from 5.25% to a range of 0.00% to 0.25%. Because the rates on many accounts are linked to the Federal Funds Target Rate, IOLTA revenue has decreased dramatically during that period. Attorneys and law firms can help sustain IOLTA and civil legal aid to low-income Wisconsinites by doing one of the following:

1. Bank at a Prime Partner financial institution.
2. If you do business with a *non*-Prime Partner institution, encourage the financial institution to become a Prime Partner by contacting the financial institution directly.



## Eligible IOLTA Participating Financial Institutions

Effective January 1, 2010, the Wisconsin Supreme Court amended the [Rules](#) governing the state's IOLTA program. The following financial institutions have certified and received WisTAF verification that they are in alignment with the amended Wisconsin Supreme Court Rule 20:1.15 and are therefore eligible to hold IOLTA accounts in Wisconsin. If the financial institution holding your IOLTA account(s) is not listed below, please contact [WisTAF](#) at 877.749.5045 (toll-free) or [service@wistaf.org](mailto:service@wistaf.org).

### Eligible Financial Institutions (asterisks denote Prime Partners)

Abby Bank	Bank of Wisconsin Dells	Community Bank & Trust
Alliance Bank (Cochrane)	Banks of Wisconsin	Community Bank of Cameron
* <a href="#">Alliance Bank (New Ulm)</a>	Banner Banks	Community Bank of Central Wisconsin
American Bank	The Baraboo National Bank	Community Bank of Northern Wisconsin
American Bank & Trust Wisconsin	Baylake Bank	Community Bank of Delavan
American National Bank Beaver Dam	Benton State Bank	Community Business Bank
American National Bank Fox Cities	Black River Country Bank	Community Financial Bank
AnchorBank	Blackhawk Community Credit Union	Community First Bank
Associated Bank	Blackhawk State Bank	Community First Credit Union
Badger Bank	* <a href="#">BLC Community Bank</a>	Community State Bank
Badger State Bank	Bonduel State Bank	Cornerstone Community Bank
Bank First National	Bremer Bank Services Center	Coulee Bank
Bank Mutual	Bull's Eye Credit Union	Dairy State Bank
Bank of Alma	The Business Bank	Dairyland State Bank
Bank of Brodhead	Calumet County Bank	Denmark State Bank
Bank of Deerfield	Cambridge State Bank	DMB Community Bank
Bank of Galesville	Capitol Bank	Eagle Valley Bank
The Bank of Kaukauna	Charter Bank (Eau Claire)	The Equitable Bank
Bank of Lake Mills	Chippewa Valley Bank	Evergreen State Bank
Bank of Luxemburg	CIBM Bank (Marine Bank)	Farmers & Merchants Bank (Berlin)
Bank of Mauston	Citizens Bank of Mukwonago	Farmers & Merchants Bank (Tomah)
Bank of Milton	Citizens Community Federal	Farmers & Merchants State Bank
The Bank of New Glarus	Citizens First Bank	Farmers & Merchants Union Bank
Bank of Poynette	Citizens Republic Bancorp	Farmers Savings Bank
Bank of Prairie du Sac	Citizens State Bank	Farmers State Bank (Hillsboro)
Bank of Sun Prairie	Citizens State Bank of Clayton	Farmers State Bank (Markesan)
Bank of Wausau	Citizens State Bank of Loyal	
Bank of the West	Clare Bank NA	
	Collins State Bank	
	Commercial Bank	

**Eligible Financial Institutions - continued (asterisks denote Prime Partners)**

Fidelity National Bank	Home Savings Bank	Northwestern Bank
<a href="#">*First American Bank, NA</a>	<a href="#">*Horicon Bank</a>	Oak Bank
First Banking Center	Independence State Bank	Oregon Community Bank & Trust
First Bank Baldwin	<a href="#">*Integrity First Bank</a>	Park Bank in Holmen
<a href="#">*First Bank Financial Centre</a>	Intercity State Bank	Park Bank in Milwaukee
First Bank	ISB Community Bank	Peoples Bank
<a href="#">*First Business Bank (Milwaukee)</a>	The International Bank of Amherst	Peoples Bank of Wisconsin
<a href="#">*First Business Bank (Madison)</a>	Investors Bank	The Peoples Community Bank
First Citizens State Bank	Investors Community Bank	Peoples State Bank (Boyceville)
First Community Bank	Jackson County Bank	<a href="#">*Peoples State Bank (Prairie du Chien)</a>
First Community Credit Union	John O. Melby & Company Bank	Peoples State Bank of Bloomer
First National Bank	Johnson Bank	Peoples State Bank of Wausau
First National Bank & Trust (Barron)	JPMorgan Chase Bank	Peshtigo National Bank
First National Bank & Trust Company	LaFarge State Bank	Pioneer Bank
First National Bank at Darlington	Laona State Bank	Pioneer Bank of Wisconsin
First National Bank of Bangor	Layton State Bank	Port Washington State Bank
First National Bank of Berlin	Legacy Bank	The Park Bank (Madison)
First National Bank of Eagle River	Lincoln Community Bank	The Portage County Bank
First National Bank of Fox Valley	Marathon Savings Bank	Premier Community Bank
<a href="#">*First National Bank of Hartford</a>	Marine Bank (CIBM Bank)	PremierBank
The First National Bank of Niagara	Markesan State Bank	<a href="#">*The PrivateBank</a>
First National Bank of Park Falls	M&I (Marshall & Ilsley) Bank	Pyramax Bank
First National Bank of Platteville	McFarland State Bank	The Pineries Bank
First National Bank of River Falls-Prescott	Merrill Federal Savings & Loan Association	<a href="#">*PNC Bank</a>
First National Community Bank	Middleton Community Bank	River Bank
First State Bank	Mid-America Bank	The River Bank
Forward Financial Bank SSB	Mid-Wisconsin Bank	River Cities Bank
Fox River State Bank	Mitchell Bank	River Falls State Bank
Gateway Community Bank	Monona State Bank	<a href="#">*River Valley Bank</a>
Grand Marsh State Bank	<a href="#">*Mound City Bank</a>	Royal Bank
Greenwoods State Bank	National Bank of Commerce	Royal Credit Union
Guaranty Bank	The National Bank	Rural American Bank – Luck
<a href="#">*Harris N.A.</a>	The National Bank of Waupun	Securant Bank & Trust
Hartford Savings Bank	National Exchange Bank & Trust	Security Bank
Headwaters State Bank	The Necedah Bank	Security Financial Bank
Heritage Bank	Nekoosa Port Edwards State Bank	Security State Bank
Hiawatha National Bank	Nicolet National Bank	Shell Lake State Bank
Hometown Bank	North Shore Bank	Southport Bank
	Northern State Bank	<a href="#">*Spring Bank</a>
	Northern Trust Bank	<a href="#">*State Bank Financial</a>

**Eligible Financial Institutions – continued (asterisks denote Prime Partners)**

State Bank of Arcadia	Tomahawk Community Bank	WaterStone Bank SSB
State Bank of Chilton	Town Bank	Waukesha State Bank
State Bank of Cross Plains	Tri City National Bank	Waumandee State Bank
State Bank of Drummond	Union Bank & Trust Company	Wells Fargo Bank
State Bank of Florence	Union Bank of Blair	Westbury Bank
Stephenson National Bank & Trust	Union National Bank & Trust Company	West Pointe Bank
Sterling Bank	Union State Bank	WESTconsin Credit Union
Summit Credit Union	Union State Bank of West Salem	Wisconsin Community Bank
Sunset Bank & Savings	United Bank	Wolf River Community Bank
Superior Savings Bank	Unity Bank	Woodford State Bank
TCF National Bank of Wisconsin	U.S. Bank	Woodtrust Bank
Timberwood Bank	Walworth State Bank	WPS Community Bank