



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.

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.

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 \(New Ulm\)](#)

[BMO Harris Bank N.A.](#)

[Calumet County Bank](#)

[Citizens Bank of Mukwonago](#)

[Farmers State Bank \(Hillsboro\)](#)

[First Bank Financial Centre](#)

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

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

[First National Bank of Hartford](#)

[Gateway Community Bank](#)

[Home Savings Bank](#)

[Mound City Bank](#)

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

[PNC Bank](#)

[River Valley 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.

Eligible Financial Institutions (asterisks denote Prime Partners)

Abby Bank	Bank of Wisconsin Dells	Community Bank & Trust
Alliance Bank (Cochrane)	Banks of Wisconsin – Branch of Bank of Kenosha	Community Bank of Cameron
* Alliance Bank (New Ulm)	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 Bank of Spooner – Branch of Community Bank of Northern Wisconsin
American National Bank Fox Cities	Black River Country Bank	Community Business Bank
AnchorBank	Blackhawk State Bank	Community Financial Bank
Associated Bank	BLC Community Bank	Community First Bank
Badger Bank	* BMO Harris Bank N.A.	Community State Bank
Bank First National	Bonduel State Bank	Cornerstone Community Bank
Bank Mutual	Bremer Bank Services Center	Coulee Bank
Bank of Alma	The Business Bank	Dairy State Bank
Bank of Brodhead	* Calumet County Bank	Dairyland State Bank
Bank of Deerfield	Cambridge State Bank	Denmark State Bank
Bank of Galesville	Capitol Bank	DMB Community Bank
The Bank of Kaukauna	Central Bank	Eagle Valley Bank
Bank of Kenosha	Charter Bank Eau Claire	The Equitable Bank
Bank of Lake Mills	Chippewa Valley Bank	Farmers & Merchants Bank (Berlin)
Bank of Luxemburg	CIBM Bank (Marine Bank)	Farmers & Merchants Bank (Tomah)
Bank of Mauston	* Citizens Bank of Mukwonago	Farmers & Merchants Union Bank
Bank of Milton	Citizens Community Federal	Farmers Savings Bank
The Bank of New Glarus	Citizens First Bank	* Farmers State Bank (Hillsboro)
Bank of Poynette	Citizens Republic Bancorp	Farmers State Bank (Markesan)
Bank of Prairie du Sac	Citizens State Bank	Fidelity National Bank
Bank of Sun Prairie	Citizens State Bank of Clayton	First American Bank, NA
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)

First Bank of Baldwin	*Home Savings Bank	North Shore Bank
*First Bank Financial Centre	Horicon Bank	Northern State Bank
First Bank	Independence State Bank	Northern Trust Bank
*First Business Bank (Madison)	Integrity First Bank	Northwestern Bank
*First Business Bank (Milwaukee)	Intercity State Bank	Oak Bank
First Citizens State Bank	ISB Community Bank	Oregon Community Bank & Trust
First Community Bank	The International Bank of Amherst	Park Bank in Holmen
First National Bank	Investors Bank	Park Bank in Milwaukee
First National Bank & Trust (Barron)	Investors Community Bank	The Park Bank (Madison)
First National Bank & Trust Company	Jackson County Bank	Peoples Bank
First National Bank at Darlington	John O. Melby & Company Bank	Peoples Bank of Wisconsin
First National Bank of Bangor	Johnson Bank	The Peoples Community Bank
First National Bank of Berlin	JPMorgan Chase Bank	Peoples State Bank (Boyceville)
First National Bank of Eagle River	LaFarge State Bank	*Peoples State Bank (Prairie du Chien)
First National Bank of Fox Valley	Laona State Bank	Peoples State Bank (Wausau)
*First National Bank of Hartford	Layton State Bank	Peoples State Bank of Bloomer
The First National Bank of Niagara	Lincoln Community Bank	Peshtigo National Bank
First National Bank of Park Falls	Marathon Savings Bank	Pioneer Bank
First National Bank of Platteville	Marine Bank (CIBM Bank)	Pioneer Bank of Wisconsin
First National Bank of River Falls-Prescott	Markesan State Bank	Port Washington State Bank
First National Community Bank	M&I (Marshall & Ilsley) Bank (now BMO Harris Bank N.A.)	The Portage County Bank
First State Bank	McFarland State Bank	Premier Community Bank
Forward Financial Bank SSB	Merrill Federal Savings & Loan Association	PremierBank
Fox River State Bank	Middleton Community Bank	The PrivateBank
Frandsen Bank & Trust	Mid-America Bank	Pyramax Bank
*Gateway Community Bank	Mid-Wisconsin Bank	The Pineries Bank
Grand Marsh State Bank	Mitchell Bank	*PNC Bank
Greenwoods State Bank	Monona State Bank	Reedsburg National Bank – Branch of The Baraboo National Bank
Guaranty Bank	*Mound City Bank	River Bank
*Harris N.A. (now BMO Harris Bank N. A.)	National Bank of Commerce	River Cities Bank
Hartford Savings Bank	The National Bank	River Falls State Bank
Headwaters State Bank	The National Bank of Waupun	*River Valley Bank
Heritage Bank	National Exchange Bank & Trust	Royal Bank
Hiawatha National Bank	The Necedah Bank	Sauk Prairie Community Bank - Branch of Middleton Community Bank
Hometown Bank	Nekoosa Port Edwards State Bank	Seaway Bank & Trust Co.
	Nicolet National Bank	
	North Milwaukee State Bank	

Eligible Financial Institutions – continued (asterisks denote Prime Partners)

Securant Bank & Trust	Sterling Bank	United Bank
Security Bank	Sugar River Bank (Juda) – A branch of The Bank of New Glarus	Unity Bank
Security Financial Bank		U.S. Bank
Security State Bank	Sunset Bank & Savings	Walworth State Bank
Settlers Bank	Superior Savings Bank	WaterStone Bank SSB
Shell Lake State Bank	Talmer Bank and Trust	Waukesha State Bank
Shullsburg Community Bank – Branch of Benton State Bank	TCF Bank	Waumandee State Bank
Southport Bank	Timberwood Bank	Wells Fargo Bank
Spring Bank	Tomahawk Community Bank	Westbury Bank
*State Bank Financial	Town Bank	West Pointe Bank
State Bank of Arcadia	Tri City National Bank	Wisconsin Community Bank
State Bank of Chilton	Union Bank & Trust Company	Wolf River Community Bank
State Bank of Cross Plains	Union Bank of Blair	Woodford State Bank
State Bank of Drummond	Union National Bank & Trust Company	Woodtrust Bank
State Bank of Florence	Union State Bank	WPS Community Bank
Stephenson National Bank & Trust	Union State Bank of West Salem	