



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.

[Citizens Bank](#)

[Citizens Community Federal](#)

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

[First Bank Financial Centre](#)

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

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

[First National Bank of Hartford](#)

[Home Savings Bank](#)

[Mound City Bank](#)

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

[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 First Credit Union
Alliance Bank (Cochrane)	Banner Banks	Community First Bank
Alliance Bank (New Ulm)	The Baraboo National Bank	Community State Bank
Altra Federal Credit Union	Benton State Bank	Cornerstone Community Bank
American Bank & Trust Wisconsin	Black River Country Bank	Coulee Bank
American National Bank Beaver Dam	Blackhawk State Bank	Dairy State Bank
American National Bank Fox Cities	BLC Community Bank	Dairyland State Bank
Associated Bank	BMO Harris Bank N.A.	Denmark State Bank
Badger Bank	Bonduel State Bank	DMB Community Bank
Bank First National	Bremer Bank Services Center	Eagle Valley Bank
Bank Mutual	Capitol Bank	The Equitable Bank
Bank of Alma	Charter Bank Eau Claire	Farmers & Merchants Bank (Berlin)
Bank of Brodhead	Chippewa Valley Bank	Farmers & Merchants Bank (Tomah)
Bank of Deerfield	CIBM Bank (Marine Bank)	Farmers & Merchants State Bank (Waterloo)
Bank of Galesville	*Citizens Bank	Farmers & Merchants Union Bank
The Bank of Kaukauna	*Citizens Community Federal	Farmers Savings Bank
Bank of Lake Mills	Citizens First Bank	*Farmers State Bank (Hillsboro)
Bank of Luxemburg	Citizens State Bank	Farmers State Bank (Markesan)
Bank of Mauston	Citizens State Bank of Clayton	Fidelity Bank & Trust
Bank of Milton	Citizens State Bank of Loyal	First American Bank, NA
The Bank of New Glarus	Clare Bank NA	First Bank of Baldwin
Bank of Prairie du Sac	Collins State Bank	
Bank of Sun Prairie	Commerce State Bank	
Bank of the West	Commercial Bank	
	Community Bank of Cameron	
	Community Financial Bank	

Eligible Financial Institutions - continued (asterisks denote Prime Partners)

*First Bank Financial Centre	Intercity State Bank	Partnership Bank
*First Business Bank (Madison)	The International Bank of Amherst	The Park Bank (Madison)
*First Business Bank (Milwaukee)	Investors Community Bank	Peoples Bank
First Citizens Bank & Trust Company	Ixonia Bank	Peoples Bank Midwest
First Citizens State Bank	Jackson County Bank	The Peoples Community Bank
First Community Bank	Johnson Bank	Peoples State Bank (Boyceville)
First National Bank	JPMorgan Chase Bank	*Peoples State Bank (Prairie du Chien)
First National Bank & Trust Company	Laona State Bank	Peoples State Bank (Wausau)
First National Bank of Bangor	Lincoln Community Bank	Peshtigo National Bank
First National Bank of Berlin	Marathon Savings Bank	Pioneer Bank
First National Bank of Fox Valley	Marine Bank (CIBM Bank)	Pioneer Bank of Wisconsin
*First National Bank of Hartford	Markesan State Bank	Port Washington State Bank
First National Bank of Park Falls	mBank	The Portage County Bank
First National Bank of River Falls-Prescott	McFarland State Bank	Premier Community Bank
First National Community Bank	Merchants Bank, NA	PremierBank
First State Bank	MidWestOne Bank	The PrivateBank
Forward Financial Bank SSB	Mitchell Bank	Pyramax Bank
Fox River State Bank	Monona State Bank	The Pineries Bank
Frandsen Bank & Trust	*Mound City Bank	PNC Bank
Grand Marsh State Bank	National Bank of Commerce	Reedsburg National Bank – Branch of The Baraboo National Bank
Great North Bank	The National Bank of Waupun	River Bank
Greenwoods State Bank	National Exchange Bank & Trust	River Cities Bank
Guaranty Bank	Nekoosa Port Edwards State Bank	River Falls State Bank
Headwaters State Bank	Nicolet National Bank	River Valley Bank
Heritage Bank	North Shore Bank	Royal Bank
Hiawatha National Bank	Northern State Bank	Securant Bank & Trust
Hometown Bank	Northern Trust Bank	Security Bank
*Home Savings Bank	Northwestern Bank	Security Financial Bank
Horicon Bank	Oak Bank	Security State Bank
Huntington National Bank	Old National Bank	Settlers Bank
Independence State Bank	Oregon Community Bank & Trust	Shell Lake State Bank
Integrity First Bank	Park Bank in Holmen	Shullsburg Community Bank – Branch of Benton State Bank
	Park Bank in Milwaukee	

Eligible Financial Institutions – continued (asterisks denote Prime Partners)

Southport Bank	Time Federal Savings Bank	Waukesha State Bank
Spring Bank	Tomahawk Community Bank	Waumandee State Bank
Starion Bank	Town Bank	Wells Fargo Bank
* State Bank Financial	Tri City National Bank	Westbury Bank
State Bank of Arcadia	Union Bank & Trust Company	West Pointe Bank
State Bank of Chilton	Union Bank of Blair	Wisconsin Bank & Trust (formerly Wisconsin Community Bank)
State Bank of Cross Plains	Union National Bank & Trust Company	Wisconsin River Bank (formerly Community Business Bank)
State Bank of the Lakes	Union State Bank of West Salem	Wolf River Community Bank
Stephenson National Bank & Trust	United Bank	Woodford State Bank
Sterling Bank	United Community Bank	Woodtrust Bank
Sunset Bank & Savings	Unity Bank	
Superior Savings Bank	U.S. Bank	
Timberwood Bank	WaterStone Bank SSB	
Sugar River Bank (Juda) – A Branch of The Bank of New Glarus		