



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)

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

Eligible Financial Institutions - continued (asterisks denote Prime Partners)

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

Eligible Financial Institutions – continued (asterisks denote Prime Partners)

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| Southport Bank | Superior Savings Bank | U.S. Bank |
| Spring Bank | Timberwood Bank | WaterStone Bank SSB |
| Starion Financial | Time Federal Savings Bank | Waukesha State Bank |
| * State Bank Financial | Tomahawk Community Bank | Waumandee State Bank |
| State Bank of Arcadia | Town Bank | Wells Fargo Bank |
| State Bank of Chilton | Tri City National Bank | Westbury Bank |
| State Bank of Cross Plains | Union Bank & Trust Company | West Pointe Bank |
| State Bank of Drummond | Union Bank of Blair | Wisconsin Bank & Trust (formerly Wisconsin Community Bank) |
| State Bank of Florence | 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 | |
| Sugar River Bank (Juda) – A Branch of The Bank of New Glarus | | |