



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

Eligible Financial Institutions - continued (asterisks denote Prime Partners)

*First Bank Financial Centre	Ixonia Bank	Peoples Bank
*First Business Bank (Madison)	Jackson County Bank	Peoples Bank Midwest
*First Business Bank (Milwaukee)	Johnson Bank	The Peoples Community Bank
First Citizens State Bank	JPMorgan Chase Bank	Peoples State Bank (Boyceville)
First Community Bank	Laona State Bank	*Peoples State Bank (Prairie du Chien)
FirstMerit Bank, N.A.	Layton State Bank	Peoples State Bank (Wausau)
First National Bank	Lincoln Community Bank	Peshtigo National Bank
First National Bank & Trust Company	Marathon Savings Bank	Pioneer Bank
First National Bank of Bangor	Marine Bank (CIBM Bank)	Pioneer Bank of Wisconsin
First National Bank of Berlin	Markesan State Bank	Port Washington State Bank
First National Bank of Fox Valley	mBank	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	
The International Bank of Amherst	Park Bank in Milwaukee	
Investors Community Bank	Partnership Bank	
	The Park Bank (Madison)	

Eligible Financial Institutions – continued (asterisks denote Prime Partners)

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