



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 | Bank of Wisconsin Dells | Community First Bank |
| Alliance Bank (Cochrane) | Banner Banks | Community First Credit Union |
| Alliance Bank (New Ulm) | The Baraboo National Bank | Community State Bank |
| American Bank | 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)

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

Eligible Financial Institutions – continued (asterisks denote Prime Partners)

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| 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 | | |