



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 \(New Ulm\)](#)

[First American Bank, NA](#)

[First Bank Financial Centre](#)

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

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

[First National Bank of Hartford](#)

[Harris N.A.](#)

[Integrity First Bank](#)

[Mound City Bank](#)

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

[PNC Bank](#)

[River Valley Bank](#)

[Spring 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	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 Business Bank
American National Bank Fox Cities	Black River Country Bank	Community Financial Bank
AnchorBank	Blackhawk Community Credit Union	Community First Bank
Associated Bank	Blackhawk State Bank	Community First Credit Union
Badger Bank	BLC Community Bank	Community State Bank
Badger State Bank	Bonduel State Bank	Cornerstone Community Bank
Bank First National	Bremer Bank Services Center	Coulee Bank
Bank Mutual	Bull's Eye Credit Union	Dairy State Bank
Bank of Alma	The Business Bank	Dairyland State Bank
Bank of Brodhead	Calumet County Bank	Denmark State Bank
Bank of Deerfield	Cambridge State Bank	DMB Community Bank
Bank of Galesville	Capitol Bank	Eagle Valley Bank
The Bank of Kaukauna	Charter Bank (Eau Claire)	The Equitable Bank
Bank of Lake Mills	Chippewa Valley Bank	Evergreen State Bank
Bank of Luxemburg	CIBM Bank (Marine Bank)	Farmers & Merchants Bank (Berlin)
Bank of Mauston	Citizens Bank of Mukwonago	Farmers & Merchants Bank (Tomah)
Bank of Milton	Citizens Community Federal	Farmers & Merchants State Bank
The Bank of New Glarus	Citizens First Bank	Farmers & Merchants Union Bank
Bank of Poynette	Citizens Republic Bancorp	Farmers Savings Bank
Bank of Prairie du Sac	Citizens State Bank	Farmers State Bank (Hillsboro)
Bank of Sun Prairie	Citizens State Bank of Clayton	Farmers State Bank (Markesan)
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)

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

Eligible Financial Institutions – continued (asterisks denote Prime Partners)

* Spring Bank	Timberwood Bank	WaterStone Bank SSB
* State Bank Financial	Tomahawk Community Bank	Waukesha State Bank
State Bank of Arcadia	Town Bank	Waumandee State Bank
State Bank of Chilton	Tri City National Bank	Wells Fargo Bank
State Bank of Cross Plains	Union Bank & Trust Company	Westbury Bank
State Bank of Drummond	Union Bank of Blair	West Pointe Bank
State Bank of Florence	Union National Bank & Trust Company	WESTconsin Credit Union
Stephenson National Bank & Trust	Union State Bank	Wisconsin Community Bank
Sterling Bank	Union State Bank of West Salem	Wolf River Community Bank
Summit Credit Union	United Bank	Woodford State Bank
Sunset Bank & Savings	Unity Bank	Woodtrust Bank
Superior Savings Bank	U.S. Bank	WPS Community Bank
TCF National Bank of Wisconsin	Walworth State Bank	