



## 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](http://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.

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### 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.

[Bank of Sun Prairie](#)

[Citizens Bank](#)

[Citizens Community Federal](#)

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

[First Bank Financial Centre](#)

[First Business Bank](#)

[Forte Bank](#)

[Home Savings Bank](#)

[Mound City Bank](#)

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

[State Bank Financial](#)

In 2007, the Federal Reserve dropped the Federal Funds Target Rate to a range of 0.00% to 0.25% over the course of the last decade; that range has inched up sluggishly to a range of 1.5 to 1.75%. 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](mailto:service@wistaf.org).

### Eligible Financial Institutions (asterisks denote Prime Partners)

Abby Bank	Banner Banks	Commerce State Bank
Advantage Community Bank	Baraboo State Bank	Community Bank of Cameron
Advia Credit Union	Benton State Bank	Community Financial Bank
Alliance Bank (Cochrane)	Black River Country Bank	Community First Credit Union
Alliance Bank (New Ulm)	Blackhawk Community Credit Union	Community First Bank
Altra Federal Credit Union	Blackhawk State Bank	Community State Bank
American Bank	BLC Community Bank	Cornerstone Community Bank
American Bank of Beaver Dam	Bluff View Bank	Coulee Bank
American National Bank Fox Cities	BMO Harris Bank N.A.	Dairy State Bank
Associated Bank	Bonduel State Bank	Denmark State Bank
Badger Bank	Bremer Bank Services Center	DMB Community Bank
Bank First NA	Capitol Bank	The Equitable Bank
Bank of Brodhead	Charter Bank Eau Claire	Ergo Bank
Bank of Deerfield	Chippewa Valley Bank	Farmers & Merchants Bank (Berlin)
The Bank of Kaukauna	CIBC Bank	Farmers & Merchants State Bank (Waterloo)
Bank of Lake Mills	CIBM Bank (Marine Bank)	Farmers & Merchants Union Bank
Bank of Luxemburg	<a href="#">*Citizens Bank</a>	Farmers Savings Bank
Bank of Mauston	<a href="#">*Citizens Community Federal</a>	<a href="#">*Farmers State Bank (Hillsboro)</a>
Bank of Milton	Citizens First Bank	Fidelity Bank & Trust
The Bank of New Glarus	Citizens State Bank	First American Bank, NA
Bank of Prairie du Sac	Citizens State Bank of Clayton	First American Bank (Riverside)
<a href="#">Bank of Sun Prairie</a>	Citizens State Bank of Loyal	First Bank of Baldwin
Bank of the West	Clare Bank NA	
Bank of Wisconsin Dells	Collins State Bank	

**Eligible Financial Institutions - continued (asterisks denote Prime Partners)**

<a href="#">*First Bank Financial Centre</a>	Investors Community Bank	Partner's Bank
<a href="#">First Business Bank</a>	Ixonia Bank	The Park Bank (Madison)
First Citizens Bank & Trust Company	Jackson County Bank	Peoples Bank Midwest
First Citizens State Bank	Johnson Bank	The Peoples Community Bank
First Community Bank	JPMorgan Chase Bank	Peoples State Bank (Boyceville)
First National Bank & Trust Company	Laona State Bank	<a href="#">*Peoples State Bank (Prairie du Chien)</a>
First National Bank of Bangor	Marathon Bank	Peoples State Bank (Wausau)
First National Bank of River Falls-Prescott	Marine Bank (CIBM Bank)	Peshtigo National Bank
First National Community Bank	mBank	Port Washington State Bank
First Resource Bank	McFarland State Bank	Premier Community Bank
First State Bank	Merchants Bank, NA	PremierBank
First State Bank & Trust	MidWestOne Bank	Pyramax Bank
<a href="#">*Forte Bank</a>	Mitchell Bank	The Pineries Bank
Fortifi Bank	Monona State Bank	PNC Bank
Forward Bank	<a href="#">*Mound City Bank</a>	Reedsburg National Bank – Branch of Baraboo State Bank
Frandsen Bank & Trust	National Bank of Commerce	River Bank
Great North Bank	National Exchange Bank & Trust	River Falls State Bank
Greenwoods State Bank	Nekoosa Port Edwards State Bank	Royal Bank
Headwaters State Bank	Nicolet National Bank	Royal Credit Union
Hiawatha National Bank	North Shore Bank	Security Bank
Hometown Bank	Northern State Bank	Security Financial Bank
<a href="#">*Home Savings Bank</a>	Northern Trust Bank	Security State Bank
Horicon Bank	Northwestern Bank	Settlers Bank
Incredible Bank	Oak Bank	Shell Lake State Bank
Independence State Bank	Old National Bank	Shullsburg Community Bank – Branch of Benton State Bank
Intercity State Bank	Oregon Community Bank & Trust	
The International Bank of Amherst	Park Bank in Holmen	
	Park Bank in Milwaukee	

**Eligible Financial Institutions – continued (asterisks denote Prime Partners)**

Spring Bank	Time Federal Savings Bank	Waunakee Community Bank (affiliated with Oregon State Bank)
Starion Bank	Tomah Area Credit Union	
<a href="#">*State Bank Financial</a>	Tomahawk Community Bank	Wells Fargo
State Bank of Arcadia	Town Bank	Westbury Bank
State Bank of Chilton	Tri City National Bank	West Pointe Bank
State Bank of Cross Plains	Union Bank of Blair	Wisconsin Bank & Trust
State Bank of the Lakes	Union Bank of Sparta	Wisconsin River Bank
Stephenson National Bank & Trust	Union State Bank of West Salem	Wolf River Community Bank
Sterling Bank	Unity Bank	Woodford State Bank
Sunset Bank & Savings	U.S. Bank	Woodtrust Bank
Superior Savings Bank	WaterStone Bank SSB	
Timberwood Bank	Waukesha State Bank	
	Waumandee State Bank	
Sugar River Bank (Juda) – A Branch of The Bank of New Glarus		