



## 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.

[Citizens Bank](#)

[Citizens Community Federal](#)

[Farmers & Merchants Bank](#)

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

[First Bank Financial Centre](#)

[First Business Bank](#)

[First National Bank of Hartford](#)

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

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

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

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

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