



Participating IOLTA Financial Institutions

Under Michigan Rules of Professional Conduct Rule 1.15, Michigan lawyers are required to deposit short-term or nominal funds of clients and third persons into IOLTA accounts. Interest generated on IOLTA accounts is paid to MSBF and is an important source of funding for civil legal aid to low-income individuals in Michigan. The Michigan State Bar Foundation maintains the current list of Eligible Financial Institutions.

For more information, contact the Michigan State Bar Foundation at (517) 346-6403 or IOLTA@msbf.org.

Banking on Justice Campaign

Participating institutions demonstrate a commitment to civil legal aid by waiving all fees and paying a minimum net yield of either a flat rate of .5% or 75% of the Federal Funds Target Rate, whichever is higher. Please consider opening or moving your IOLTA account to one of these institutions below. Your account will earn significantly more interest and increase funding for civil legal aid throughout the state.

Bank of America

CIBC

Community Unity Bank

Citizens National Bank

Huntington

Isabella Bank

KeyBank

The State Bank

West Shore Bank

Honor Roll

Over 90 percent of eligible Michigan financial institutions have agreed to waive fees on all IOLTA accounts.

1st Source Bank
1st State Bank
4Front Credit Union
Alden State Bank
Alerus Financial
Alpena Alcona Area CU
Bank of America
Bank of Ann Arbor
Bank Michigan
Baybank
Best Bank FSB
Capitol National Bank
Central Savings Bank
Charlevoix State Bank
Chase Bank
Chelsea State Bank
ChoiceOne Bank
Choice Financial Group
CIBC Bank USA
Citibank
Citizens Bank
Citizens National Bank
Citizens State Bank
Comerica Bank
Commercial Bank

Community Choice CU
Community Unity Bank
County Nat'l Bank (Hillsdale)
Credit Union One
Dart Bank
Dearborn Federal Savings Bank
DFCU Financial
Eastern Michigan Bank
Elga Credit Union
Esquire Bank
Fifth Third Bank
First Bank, Upper Michigan
First Community Bank
First Independence Bank
First Merchants Bank
The First National Bank and Trust
Company of Iron Mountain
First National Bank of America
First National Bank of Michigan
First National Bank of St. Ignace
First State Bank
First State Bank of Decatur
Flagstar Bank
G.W. Jones Exchange Bank
Gogebic Range Bank

Grand River Bank
Highpoint Community Bank
Honor Bank
Horizon Bank
Huntington National Bank
Huron Community Bank
Huron State Bank
Huron Valley State Bank
Incredible Bank
Independent Bank
Isabella Bank
Kalamazoo County State Bank
KeyBank
Lake Michigan Credit Union
Lake - Osceola State Bank
Macatawa Bank
Main Street Bank
Mercantile Bank of Michigan
Merchants Bank of Indiana
Mi Bank
Michigan State University Fed'l CU
Miners State Bank of Iron River
Nicolet National Bank
Northern Interstate Bank
Northern Trust Bank

Northstar Bank
Old National Bank
Oxford Bank
Peoples State Bank of Munising
Pinnacle Bank
PFCU
PNC Bank
Premier Bank
Range Bank
Shelby State Bank
Sidney State Bank
Signature Bank (Illinois)
Southern Michigan Bank and Trust
State Savings Bank (Frankfort, MI)
State Savings Bank of Manistique
Superior National Bank and Trust
TBA Credit Union
The State Bank
Tri-County Bank
Union Bank
United Bank of Michigan
United Federal Credit Union
Waterford Bank
Wells Fargo Bank
West Michigan Community Bank
West Shore Bank

Other Institutions

These financial institutions **charge fees** on IOLTA accounts and therefore **do not qualify** for Honor Roll status.

Century Bank and Trust | Stephenson National Bank and Trust
Sturgis Bank & Trust Company | Thumb National Bank and Trust Company | Upper Peninsula State Bank