

### Banking on Justice Campaign

MSBF's **Banking on Justice Campaign** recognizes financial institutions that pay 0.5% or 75% of the Federal Funds Target Rate, whichever is higher. This rate generally exceeds Michigan's IOLTA interest rate requirements and results in additional IOLTA revenue for the Foundation. Participating institutions are exempt from MSBF's compliance review and support community reinvestment and corporate social responsibility goals. MSBF encourages the legal community to bank with participating Banking on Justice institutions.

Current FFTR: 3.75% - 4.00%  
Current BOJ Rate: 3.00%

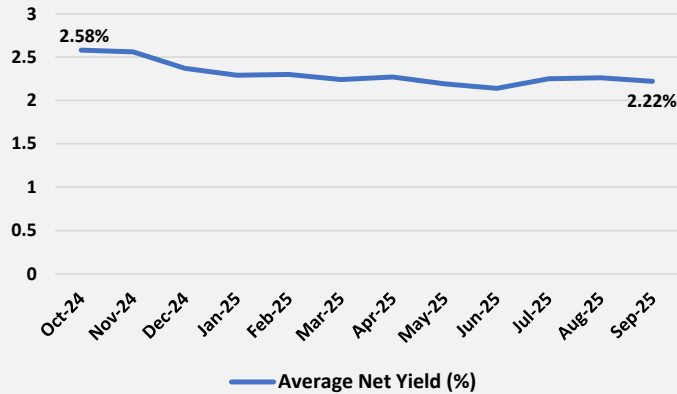
#### Participating Institutions:

- Bank of America
- CIBC
- Citizens National Bank
- Community Unity Bank
- Encore Bank
- First Federal Bank
- First National Bank of America
- Huntington
- Isabella Bank
- KeyBank
- Sturgis Bank & Trust
- West Shore Bank

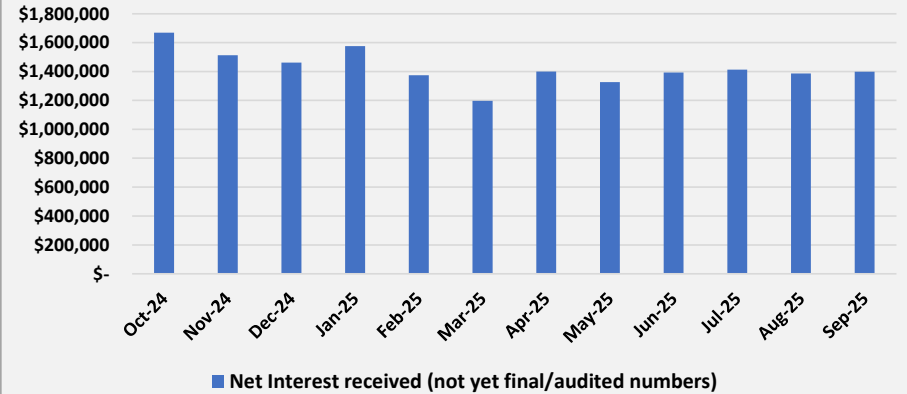
## IOLTA Quarterly Update

Michigan State Bar Foundation  
rev. 11/05/25

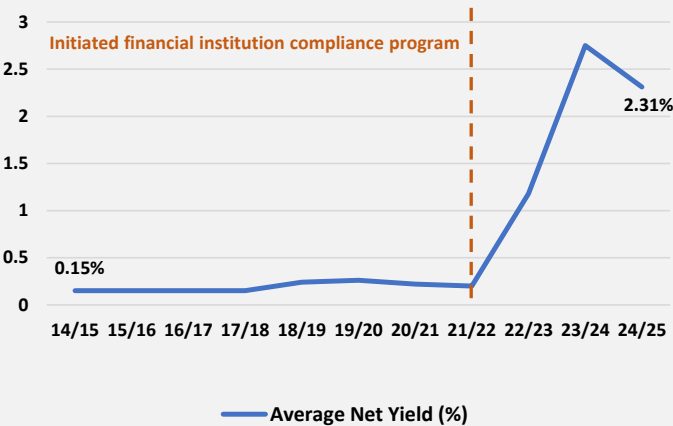
### Monthly IOLTA Interest Rates



### Monthly IOLTA Receipts



### IOLTA Interest Rates (Fiscal Year)



### IOLTA Receipts (Fiscal Year)

