



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 | Citizens National Bank | Community Unity Bank
Encore Bank | First Federal Bank | First National Bank of America
Hingham Institution for Savings | Huntington | Isabella Bank | KeyBank
Northern Trust | Sturgis Bank & Trust | UMB 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	Community Unity Bank	Grand River Bank	Old National Bank
1st State Bank	County National Bank	Highpoint Community Bank	Oxford Bank
4Front Credit Union	Credit Union One	Honor Bank	Peoples State Bank of Munising
Alden State Bank	Customers Bank	Horizon Bank	Pinnacle Bank
Alerus Financial	Dart Bank	Huntington National Bank	PNC Bank
Alpena Alcona Area CU	Dearborn Federal Savings Bank	Hingham Institution for Savings	Range Bank
Bank Michigan	DFCU Financial	Huron Community Bank	Shelby State Bank
Bank of America	Eastern Michigan Bank	Huron State Bank	Sidney State Bank
Bank of Ann Arbor	Elga Credit Union	Huron Valley State Bank	Signature Bank (Illinois)
Bank United	Esquire Bank	Incredible Bank	Southern Michigan Bank & Trust
Baybank	Fifth Third Bank	Independent Bank	State Savings Bank
Best Bank FSB	First Bank Upper Michigan	Isabella Bank	State Savings Bank of Manistique
Capitol National Bank	First Community Bank	Kalamazoo County State Bank	Sturgis Bank & Trust
Central Savings Bank	First Federal Bank	KeyBank	Superior National Bank
Charlevoix State Bank	First Independence Bank	Lake Michigan Credit Union	TBA Credit Union
Chase Bank	First Merchants Bank	Lake-Osceola State Bank	The Miners State Bank
Chelsea State Bank	First National Bank & Trust	Macatawa Bank	Tri-County Bank
Choice Financial Group	(Iron Mountain)	Main Street Bank	UMB Bank
ChoiceOne Bank	First National Bank of America	Mercantile Bank of Michigan	Union Bank
CIBC Bank USA	First National Bank of Michigan	Merchants Bank of Indiana	United Bank of Michigan
Citibank	First National Bank of St. Ignace	Mi Bank	United Federal Credit Union
Citizens Bank	First State Bank	MSU Federal Credit Union	Waterford Bank
Citizens National Bank	First State Bank of Decatur	Nicolet National Bank	Wells Fargo Bank
Citizens State Bank	Flagstar Bank	Northern Interstate Bank	WesBanco
Comerica Bank	GW Jones Exchange Bank	Northern Trust	West Michigan Community Bank
Commercial Bank	Gogebic Range Bank	Northstar Bank	West Shore Bank
Community Choice CU			

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 & Trust
 Thumb National Bank & Trust Company | Upper Peninsula State Bank