



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