



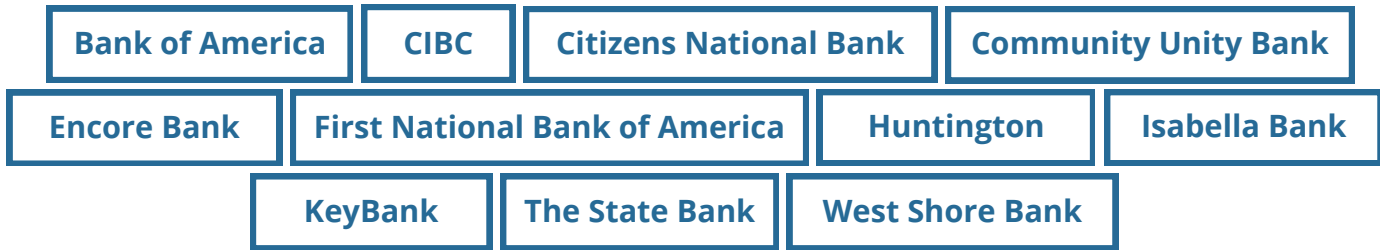
Participating IOLTA Financial Institutions

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.



Honor Roll

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

1st Source Bank	Community Choice CU	Grand River Bank	Northstar Bank
1st State Bank	Community Unity Bank	Highpoint Community Bank	Old National Bank
4Front Credit Union	County Nat'l Bank (Hillsdale)	Honor Bank	Oxford Bank
Alden State Bank	Credit Union One	Horizon Bank	Peoples State Bank of Munising
Alerus Financial	Dart Bank	Huntington National Bank	Pinnacle Bank
Alpena Alcona Area CU	Dearborn Federal Savings Bank	Huron Community Bank	PFCU
Bank of America	DFCU Financial	Huron State Bank	PNC Bank
Bank of Ann Arbor	Eastern Michigan Bank	Huron Valley State Bank	Premier Bank
Bank Michigan	Elga Credit Union	Incredible Bank	Range Bank
Baybank	Esquire Bank	Independent Bank	Shelby State Bank
Best Bank FSB	Fifth Third Bank	Isabella Bank	Sidney State Bank
Capitol National Bank	First Bank, Upper Michigan	Kalamazoo County State Bank	Signature Bank (Illinois)
Central Savings Bank	First Community Bank	KeyBank	Southern Michigan Bank and Trust
Charlevoix State Bank	First Independence Bank	Lake Michigan Credit Union	State Savings Bank (Frankfort, MI)
Chase Bank	First Merchants Bank	Lake - Osceola State Bank	State Savings Bank of Manistique
Chelsea State Bank	The First National Bank and Trust	Macatawa Bank	Superior National Bank and Trust
ChoiceOne Bank	Company of Iron Mountain	Main Street Bank	TBA Credit Union
Choice Financial Group	First National Bank of America	Mercantile Bank of Michigan	The State Bank
CIBC Bank USA	First National Bank of Michigan	Merchants Bank of Indiana	Tri-County Bank
Citibank	First National Bank of St. Ignace	Mi Bank	Union Bank
Citizens Bank	First State Bank	Michigan State University Fed'l CU	United Bank of Michigan
Citizens National Bank	First State Bank of Decatur	Miners State Bank of Iron River	United Federal Credit Union
Citizens State Bank	Flagstar Bank	Nicolet National Bank	Waterford Bank
Comerica Bank	G.W. Jones Exchange Bank	Northern Interstate Bank	Wells Fargo Bank
Commercial Bank	Gogebic Range Bank	Northern Trust 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