



**List of Financial Institutions Approved as Depositories
for Attorney Trust Accounts**
(as of February 2026)

The following list of financial institutions approved as depositories for attorney trust accounts (as of February 2026) are the financial institutions that have met the requirements of Rules 1.15(II) and 1.15(III) of the Georgia Rules of Professional Conduct, as amended. These are the only financial institutions approved for lawyers to hold client funds and fiduciary funds pursuant to the Bar Rules. Rules [1.15\(II\)](#) and [1.15\(III\)](#) of the Georgia Rules of Professional Conduct can be accessed [here](#).

If you wish to open an attorney trust account with a bank not currently listed as an approved financial institution, please contact the bank and ask an authorized bank officer to complete IOLTA rate comparability paperwork with the Georgia Bar Foundation and then obtain a Certificate of Agreement from the State Bar of Georgia Office of the General Counsel.

The contact information for the Office of the General Counsel and Georgia Bar Foundation is:

State Bar of Georgia Office of the General Counsel
Regina Putman, Trust Account Overdraft Notification Coordinator
404-527-8737 | reginap@gabar.org

Georgia Bar Foundation
Rachel Barnhard, Executive Director
404-588-2239 | rachel@gabarfoundation.org

Lisa Smith, Operations Director
404-588-2240 | lisa@gabarfoundation.org

(Please note: Notice to Financial Institution forms reflecting the Georgia Bar Foundation's tax identification number may be obtained directly from Ms. Barnhard and Ms. Smith or via download using the [Notice to Financial Institution form](#) link to the State Bar's website.)

Some approved financial institutions do not maintain physical branch locations within the state of Georgia. Prior to opening any new Georgia attorney trust accounts, those financial institutions must provide the Office of the General Counsel documentation to show that *each new* Georgia IOLTA account is associated with a Georgia licensed lawyer who qualifies under the Bar Rules by having an office located within the state where the bank is located or a written request from a client who has requested that their trust funds be held in an out-of-state branch of the bank. The Office of the General Counsel has identified financial institutions that fall under this category in a list of out-of-state banks.

Georgia Branches of Financial Institutions Approved for Georgia IOLTA Accounts

- AB&T
- Affinity Bank
(*purchased Newton Federal Bank*)
- Altamaha Bank & Trust
- American Commerce Bank
- American Pride Bank
- Ameris Bank
- APCU Center Parc Credit Union
- Atlantic South Bank a/k/a Wheeler County State Bank
- Bank of America Corp.
- Bank of Camilla
- Bank of Dudley
- Bank of Edison
- Bank of Hancock County
- Bank of Hazlehurst
- Bank of Hope
- The Bank of Lafayette
- Bank of Lumber City
- Bank of Madison
- Bank of Monticello
- Bank of Newington
- Bank of Wrightsville
- Bank OZK
- Bank South
- Barwick Banking Company
- Builtwell Bank
- Bulloch First, a division of The Citizens Bank of Swainsboro
- Cadence Bank
(*Georgia branches ONLY*)
- Capital City Bank
- Carrollton Bank
(*Illinois branches ONLY*)
- Carver State Bank
- Century Bank & Trust (2024—all Georgia branches merged with Southern States Bank)
- Citibank, N.A.
(*New York branches ONLY*)
- Citizens Bank & Trust, Inc.
- Citizens Bank of Americus
- The Citizens Bank of Cochran
(*Cochran, Georgia ONLY*)
- The Citizens Bank of Georgia
- Citizens Bank of the South
- Citizens Trust Bank
- City National Bank
- Classic City Bank
- The Claxton Bank
(*Claxton, Georgia ONLY*)
- Coastal States Bank
- Colony Bank
- The Commercial Bank
- Commercial Banking Company
- Community Bank & Trust-WGA
- Community Bank of Dublin—Laurens County
(*Cochran, Georgia ONLY*)
- Community Bank of Pickens County
- Community Banking Company
- Coosa Valley Credit Union
- Craft Bank
- DFCU Financial
(*Florida branches ONLY*)
- Douglas National Bank
(*Douglas, Georgia ONLY*)
- Durden Banking Company, Inc.
- East West Bank
- Embassy National Bank
(*Lawrenceville, Georgia ONLY*)
- Exchange Bank
- F&M Bank and Trust Company
(*Manchester, Georgia ONLY*)
- Family Bank
- Farmers & Merchants Bank—Eatonton
- Farmers & Merchants Bank
(*Lakeland, Georgia ONLY*)
- Farmers State Bank
(*Dublin, Georgia ONLY*)
- Fifth Third Bank
- First American Bank & Trust Company
- First American Trust, FSB
(*ALL U.S. branches*)

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| <ul style="list-style-type: none"> • The First Bank
<i>(Florida, Georgia, Louisiana and Mississippi branches ONLY)</i> • First Bank of Pike • First Carolina Bank
<i>(Georgia branches ONLY)</i> • First Century Bank, N.A. • First Chatham Bank • First Citizens Bank & Trust
<i>(Georgia branches ONLY)</i> • First Community Bank
<i>(Georgia branches ONLY)</i> • First Federal S & L Association of Valdosta • First Financial Bank
<i>(Georgia branches ONLY)</i> • First Horizon Bank
<i>(Georgia branches ONLY)</i> • First IC Bank
<i>(ALL U.S. branches)</i> • First National Bank of Coffee County • First National Bank of Decatur County • First National Bank of Griffin • First National Community Bank
<i>(Georgia branches ONLY)</i> • First Peoples Bank • First Port City Bank
<i>(Georgia branches ONLY)</i> • First Southern Bank (FSB) • First State Bank • First State Bank of Blakely • FirstBank • Five Star Credit Union
<i>(Georgia branches ONLY)</i> • Flint Community Bank • Forbright Bank
<i>(Maryland branches ONLY)</i> • The Four County Bank
<i>(Allentown, Georgia ONLY)</i> • The GEO. D. Warthen Bank
<i>(Sandersville, Georgia ONLY)</i> • Georgia Banking Company • Georgia Community Bank • Georgia First Bank | <ul style="list-style-type: none"> • Georgia's Own Credit Union • Glennville Bank • Great Oaks Bank • Guardian Bank • Hanmi Bank
<i>(Georgia branches ONLY)</i> • Heritage Southeast Bank
<i>(ALL U.S. branches)</i> • HomeTrust Bank
<i>(Georgia branches ONLY)</i> • Hyperion Bank
<i>(Philadelphia, Pennsylvania ONLY)</i> • iThink Financial Credit Union • J.P. Morgan Chase Bank, N.A. • Kinetic Credit Union • Legacy State Bank • LGE Community Credit Union • Loyal Trust Bank • Magnolia State Bank • Metro City Bank • Millenium Bank
<i>(Georgia branches ONLY)</i> • Morris Bank • Moultrie Bank & Trust • Mount Vernon Bank • MVB Bank
<i>(Virginia branches ONLY)</i> • New Millennium Bank
<i>(Duluth, Georgia ONLY)</i> • Northeast Georgia Bank • The Northern Trust Company
<i>(ALL U.S. branches)</i> • Oconee Federal Savings & Loan Association
<i>(ALL U.S. branches)</i> • Oconee State Bank • OneSouth Bank • Paragon Bank
<i>(Georgia branches ONLY)</i> • PCB Bank
<i>(Suwanee, Georgia ONLY)</i> • The Peoples Bank • The Peoples Bank (TPB)—Willacoochee |
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- Peoples Bank & Trust
(Buford, Georgia ONLY)
- Peoples Bank of East Tennessee
- The Peoples Bank of Georgia
- Peoples South Bank
- Pineland Bank
- Pinnacle Bank—Elberton, Georgia
- Pinnacle Financial Partners, Inc.
Pinnacle Bank, A Tennessee Bank—
www.pnfp.com
(Georgia branches ONLY)
- Planters & Citizens Bank (P&C Bank)
- Planters First Bank
- PNC Bank, N.A.
- PrimeSouth Bank
- PromiseOne Bank
- Queensborough National Bank
& Trust Company
- Rabun County Bank
- Regions Bank
(ALL U.S. branches)
- Renasant Bank
- River City Bank
- Robins Financial Credit Union
- RockPoint Bank, N.A.
(Chattanooga, Tennessee ONLY)
- Seacoast National Bank
(Florida branches ONLY)
- Security Federal Bank
- Service 1st Bank
- Shinhan Bank America
- Smart Bank
(ALL U.S. branches)
- South Coast Bank
- South East Bank
(Tennessee branches ONLY)
- South Georgia Bank
- South Georgia Banking Company
- South State Bank, N.A.
- Southeastern Bank
- Southeastern Credit Union
- Southern Bank
- Southern First Bank
- State Bank of Cochran
- Stellar Bank
(Texas branches ONLY)
- SunMark Community Bank
- Synovus Bank
(ALL U.S. branches)
- Talbot State Bank
- Tandem Bank
- TC Federal Bank (formerly Thomas
County Federal Sav & Loan
Association)
- Tennessee Valley Federal Credit
Union (Georgia branches ONLY)
- Thomasville National Bank
- Touchmark National Bank
(Alpharetta, Georgia ONLY)
- Truist Bank (f/k/a SunTrust Bank and
BB&T Bank)
- United Bank—Woodstock, Virginia
(Georgia branches of this Virginia-
based bank ONLY)
- United Bank—Zebulon, Georgia
- United Community Bank
- United National Bank
(Cairo, Georgia ONLY)
- Unity National Bank
- Valley Bank
- Vinings Bank
- Vystar Credit Union
(ALL U.S. branches)
- Waycross Bank & Trust
- Wells Fargo Bank, N.A.
- West Central Georgia Bank
- West Town Bank & Trust
(North Carolina branches ONLY)

**Financial Institutions Located
Outside the State of Georgia—
Limited Approval Status**

****(Georgia licensed lawyers must meet the requirements of Rule 1.15(III)(c)(1)(i)(A) to open a Georgia IOLTA account at banks in this section of the List of Financial Institutions Approved as Depositories for Attorney Trust Accounts.)***

- BankFlorida (*Limited Approval—Dade City, Florida)
- CommerceOneBank (*Limited Approval—Birmingham, Alabama)
- First Federal Bank (*Limited Approval—Lake City, Florida)
- Old National Bank (*Limited Approval—Chicago, Illinois)