List of Financial Institutions Approved as Depositories for Attorney Trust Accounts

(as of November 2026)

The following list of financial institutions approved as depositories for attorney trust accounts (as of November 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
- Altamaha Bank & Trust
- American Commerce Bank
- American Pride Bank
- Ameris Bank
- Anchor 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 Madison
- Bank of Monticello
- Bank of Newington
- Bank of Wrightsville
- Bank OZK
  (Georgia branches ONLY)
- Bank South
- BankUnited, N.A.
  (Atlanta, Georgia ONLY)
- Barwick Banking Company
- Builtwell Bank
- Bulloch First, a division of The Citizens Bank of Swainsboro
- Capital City Bank
- Carver State Bank
- Century Bank & Trust (2024—all Georgia branches merged with Southern States Bank)
- Citizens Bank & Trust, Inc.
- Citizens Bank of Americus
- The Citizens Bank of Cochran (A Division of Community Bank of Dublin—Laurens County)
- 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 of Pickens County
- Community Banking Company
- Coosa Valley Credit Union
- Craft Bank
- Douglas National Bank
  (Douglas, Georgia ONLY)
- Durden Banking Company, Inc.
- East West Bank
- Embassy National Bank
  (Lawrenceville, Georgia ONLY)
- Encore Bank
  (Georgia branches ONLY)
- Exchange Bank
- F&M Bank and Trust Company
- Family Bank
- Farmers & Merchants Bank—Eatonton
- Farmers & Merchants Bank
  (Lakeland, Georgia ONLY)
- Farmers State Bank
  (Dublin, Georgia ONLY)
- The Fidelity Bank
  (Georgia branches ONLY)
- Fifth Third Bank
  (Georgia branches ONLY)
- First American Bank & Trust Company
- First Bank of Pike
- First Carolina Bank
  (Georgia branches ONLY)
- First Century Bank, N.A.

- First Citizens Bank & Trust *(Georgia branches ONLY)*
- First City Bank
- First Community Bank *(Georgia branches ONLY)*
- First Federal S & L Association of Valdosta
- First Financial Bank *(Georgia branches ONLY)*
- First Horizon Bank *(Georgia branches ONLY)*
- First National Bank of Coffee County
- First National Bank of Decatur County
- First National Bank of Griffin
- First National Community Bank *(Georgia branches ONLY)*
- First Peoples Bank
- First Port City Bank *(Georgia branches ONLY)*
- First Southern Bank (FSB)
- First State Bank
- First State Bank of Blakely
- FirstBank
- Five Star Credit Union *(Georgia branches ONLY)*
- Flint Community Bank
- The GEO. D. Warthen Bank *(Sandersville, Georgia ONLY)*
- Georgia Banking Company
- Georgia Community Bank
- Georgia First Bank
- Georgia's Own Credit Union
- Glennville Bank
- Great Oaks Bank
- Guardian Bank
- Hanmi Bank *(Georgia branches ONLY)*
- HomeTrust Bank *(Georgia branches ONLY)*
- Huntington Bank *(formerly Cadence Bank) (Georgia branches ONLY)*
- Hyperion Bank *(Georgia branches ONLY)*
- iThink Financial Credit Union *(Georgia branches ONLY)*
- J.P. Morgan Chase Bank, N.A. *(Georgia branches ONLY)*
- Kinetic Credit Union
- Legacy State Bank
- LGE Community Credit Union
- Loyal Trust Bank
- Magnolia State Bank
- MC Bank & Trust Company *(Atlanta, Georgia ONLY)*
- Metro City Bank
- Millennium Bank *(Georgia branches ONLY)*
- Morris Bank
- Moultrie Bank & Trust
- Mount Vernon Bank
- New Millennium Bank *(Duluth, Georgia ONLY)*
- Northeast Georgia Bank
- The Northern Trust Company *(Atlanta, Georgia ONLY)*
- Oconee Federal Savings & Loan Association *(Georgia branches ONLY)*
- Oconee State Bank
- Paragon Bank *(Georgia branches ONLY)*
- PCB Bank *(Suwanee, Georgia ONLY)*
- The Peoples Bank—Eatonton, Georgia
- The Peoples Bank (TPB)—Willacoochee
- Peoples Bank & Trust *(Buford, Georgia ONLY)*
- Peoples Bank of East Tennessee *(Georgia branches ONLY)*
- The Peoples Bank of Georgia
- Peoples South Bank
- Pineland Bank
- Pinnacle Bank—Elberton, Georgia
- Pinnacle Financial Partners* *(Georgia branches ONLY)* **Acquired Synovus Bank*
- Planters & Citizens Bank (P&C Bank)

- Planters First Bank
- PNC Bank, N.A. *(Georgia branches ONLY)*
- PrimeSouth Bank
- PromiseOne Bank
- Queensborough National Bank & Trust Company
- Rabun County Bank
- Regions Bank *(Georgia branches ONLY)*
- Renasant Bank *(Georgia branches ONLY)*
- River City Bank
- Robins Financial Credit Union
- Seacoast National Bank *(Georgia branches ONLY)*
- Security Federal Bank *(Georgia branches ONLY)*
- ServisFirst Bank *(Georgia branches ONLY)*
- Shinhan Bank America *(Georgia branches ONLY)*
- South Coast Bank
- South Georgia Bank
- South Georgia Banking Company
- South State Bank, N.A.
- Southeastern Bank
- Southern First Bank *(Georgia branches ONLY)*
- State Bank of Cochran
- SunMark Community Bank
- Talbot State Bank
- Tennessee Valley Federal Credit Union *(Georgia branches ONLY)*
- Thomasville National Bank
- Touchmark National Bank *(Alpharetta, Georgia ONLY)*
- Truist Bank
- United Bank d/b/a United Bankshares *(Georgia branches of this Virginia-based bank ONLY)*
- United Bank—Zebulon, Georgia
- United Community Bank
- United National Bank *(Cairo, Georgia ONLY)*
- Vystar Credit Union *(Georgia branches ONLY)*
- Waycross Bank & Trust
- Wells Fargo Bank, N.A. *(Georgia branches ONLY)*
- West Central Georgia Bank

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)
- CalPrivate Bank (*Limited Approval—La Jolla, California)
- CommerceOneBank (*Limited Approval—Birmingham, Alabama)
- DFCU Financial (*Limited Approval—Tampa, Florida)
- First American Trust, FSB (*Limited Approval—Melbourne, Florida, and Newton, Massachusetts
- First Federal Bank (*Limited Approval—Lake City, Florida)
- Old National Bank (*Limited Approval—Chicago, Illinois)
- MidFlorida Credit Union, formerly Prime Meridian Bank (*Limited Approval—Ocala, Florida)
- RockPoint Bank, N.A. (*Limited Approval—Chattanooga, Tennessee)
- Smart Bank (*Limited Approval—Maryville, Tennessee)
- Stellar Bank (*Limited Approval—Houston, Texas)
- Valley Bank (*Limited Approval—Orlando, Florida)