



## List of Financial Institutions Approved as Depositories for Attorney Trust Accounts (as of September 2024)

The following list of financial institutions approved as depositories for attorney trust accounts (as of September 2024) are the only financial institutions that have met the requirements of Rule 1.15(II) of the Georgia Rules of Professional Conduct, as amended. These are the banks where you can hold client funds and fiduciary funds pursuant to the Rule. If your bank is not on the list, please contact the bank and ask an authorized bank officer to complete a Certificate of Agreement with the State Bar of Georgia Office of the General Counsel and required rate comparability paperwork with the Georgia Bar Foundation.

*State Bar of Georgia Office of the General Counsel*

Regina Putman, Trust Account Overdraft Notification Coordinator | 404-527-8737

*Georgia Bar Foundation*

Rachel Barnhard, Executive Director | 404-588-2239

Lisa Smith, Operations Director | 404-588-2240

Please be advised that some financial institutions are geographically limited. The Office of the General Counsel has specifically identified those bank listings pursuant to the financial institution's request.

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| <ul style="list-style-type: none"><li>• AB&amp;T</li><li>• Affinity Bank<br/><i>(purchased Newton Federal Bank)</i></li><li>• Altamaha Bank &amp; Trust</li><li>• American Commerce Bank</li><li>• American Pride Bank</li><li>• Ameris Bank<br/><i>(ALL U.S. branches)</i></li><li>• Atlantic South Bank a/k/a Wheeler County State Bank</li><li>• Bank of America Corp.</li><li>• Bank of Camilla</li><li>• Bank of Dawson</li><li>• Bank of Dudley</li><li>• Bank of Edison<br/><i>(Edison, Georgia ONLY)</i></li><li>• Bank of Hancock County<br/><i>(Sparta, Georgia ONLY)</i></li></ul> | <ul style="list-style-type: none"><li>• Bank of Hazlehurst</li><li>• Bank of Hope</li><li>• The Bank of Lafayette</li><li>• Bank of Lumber City</li><li>• Bank of Madison</li><li>• Bank of Monticello<br/><i>(Monticello, Georgia ONLY)</i></li><li>• Bank of Newington</li><li>• Bank of Texas d/b/a BOKF, N.A.<br/><i>(Texas branches ONLY)</i></li><li>• Bank of Wrightsville<br/><i>(Wrightsville, Georgia ONLY)</i></li><li>• Bank OZK</li><li>• Bank South</li><li>• BankUnited<br/><i>(Florida branches ONLY)</i></li><li>• Barwick Banking Company</li></ul> |
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- Builtwell Bank  
*(Georgia branches ONLY)*
- Bulloch First, a division of The Citizens Bank of Swainsboro  
*(Statesboro, Georgia ONLY)*
- Cadence Bank
- Capital Bank, N.A.  
*(Rockville, Maryland ONLY)*
- Capital City Bank
- Carrollton Bank  
*(Illinois branches ONLY)*
- Carver State Bank
- Century Bank & Trust
- Chain Bridge Bank  
*(Virginia branches ONLY)*
- 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  
*(Athens, Georgia ONLY)*
- The Claxton Bank
- Coastal Carolina National Bank  
*(Aiken, South Carolina ONLY)*
- Coastal States Bank
- Cogent Bank  
*(Florida branches ONLY)*
- Colony Bank
- CommerceOne Bank  
*(Alabama branches ONLY)*
- 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 of Fitzgerald
- Coosa Valley Credit Union
- Craft Bank
- DFCU Financial  
*(Florida branches ONLY)*
- Douglas National Bank  
*(Douglas, Georgia ONLY)*
- Durden Banking Company, Inc.  
*(Twin City, Georgia ONLY)*
- East West Bank
- Embassy National Bank  
*(Lawrenceville, Georgia ONLY)*
- Encore Bank  
*(Arkansas branches ONLY)*
- Esquire Bank, N.A.  
*(New York branches ONLY)*
- Exchange Bank
- F&M Bank and Trust Company  
*(Manchester, Georgia ONLY)*
- Family Bank
- Farmers & Merchants Bank
- Farmers State Bank  
*(Dublin, Georgia ONLY)*
- Fifth Third Bank
- First American Bank & Trust Company
- First American Trust, FSB  
*(ALL U.S. branches)*
- First Bank of Pike
- The First Bank  
*(Florida, Georgia, Louisiana and Mississippi branches ONLY)*
- First Carolina Bank
- First Century Bank, N.A.
- First Chatham Bank
- First Citizens Bank—Raleigh, North Carolina
- First Citizens National Bank  
*(Tennessee branches ONLY)*
- First Community Bank
- First Federal Bank  
*(ALL U.S. branches)*
- First Federal S & L Association of Valdosta
- First Financial Bank (formerly Simply Bank)
- First Horizon Bank

- First IC Bank  
*(ALL U.S. branches)*
- First National Bank (First National Bank of Decatur County)
- First National Bank of Coffee County
- First National Bank of Griffin
- First National Community Bank  
*(ALL U.S. branches)*
- First Peoples Bank
- First Port City Bank
- First Southern Bank (FSB)
- First State Bank
- First State Bank of Blakely
- FirstBank
- Five Star Credit Union
- Flint Community Bank  
*(Albany, Georgia ONLY)*
- Forbright Bank  
*(Maryland branches ONLY)*
- The Four County Bank  
*(Allentown, Georgia ONLY)*
- The GEO. D. Warthen Bank  
*(Sandersville, Georgia ONLY)*
- Georgia Banking Company
- Georgia Community Bank
- Georgia First Bank
- Georgia Primary Bank
- Georgia's Own Credit Union
- Glennville Bank
- Great Oaks Bank
- Guardian Bank
- Heritage Southeast Bank  
*(ALL U.S. branches)*
- HomeTrust Bank (formerly Quantum National Bank)
- HomeTrust Bank  
*(Georgia branches ONLY)*
- Hyperion Bank  
*(Philadelphia, Pennsylvania ONLY)*
- iThink Financial Credit Union
- J.P. Morgan Chase Bank, N.A.
- Kinetic Credit Union  
*(ALL U.S. branches)*
- Legacy State Bank
- LGE Community Credit Union
- Loyal Trust Bank
- Magnolia State Bank
- Metro City Bank
- Metropolitan Commercial Bank, NY  
*(Georgia branches ONLY)*
- Morris Bank
- Moultrie Bank & Trust
- Mount Vernon Bank
- MVB Bank  
*(Virginia branches ONLY)*
- New Millennium Bank  
*(Duluth, Georgia ONLY)*
- North Georgia National Bank
- Northeast Georgia Bank
- The Northern Trust Company  
*(ALL U.S. branches)*
- Oconee Federal Savings & Loan Association  
*(ALL U.S. branches)*
- Oconee State Bank
- OneSouth Bank
- Paragon Bank
- Peoples Bank & Trust  
*(Buford, Georgia ONLY)*
- Peoples Bank of East Tennessee
- The Peoples Bank of Georgia
- The Peoples Bank
- Peoples South Bank
- The Piedmont Bank
- Pineland Bank
- Pinnacle Bank
- Pinnacle Bank—Tennessee entity  
*(Georgia branches ONLY)*
- Planters & Citizens Bank (P&C Bank)
- Planters First Bank
- PNC Bank, N.A.
- Prime Meridian Bank  
*(Florida branches ONLY)*
- 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 (formerly Persons Banking Company) **\*BANK NOT CURRENTLY OPENING NEW IOLTA ACCOUNTS\***
- RockPoint Bank, N.A.  
(*Chattanooga, Tennessee ONLY*)
- Sandy Spring Bank  
(*Maryland, Virginia and Washington, D.C. branches ONLY*)
- Seacoast National Bank  
(*Florida branches ONLY*)
- Security Federal Bank
- Service 1st Bank
- 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
- Southern States 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 and Tennessee 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 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*)
- Wilcox County State Bank (acquired by Five Star Credit Union)