**DID YOU KNOW?**

Even a small increase in the interest rate paid on IOLTA can have a BIG impact on **access to justice.**

Annual Income on IOLTA Accounts with a Total Balance of $100 Million

<table>
<thead>
<tr>
<th>Rate Type</th>
<th>Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Indexed Rate 0.40%</td>
<td>$400,000</td>
</tr>
<tr>
<td>Safe Harbor Rate 0.96%</td>
<td>$960,000</td>
</tr>
<tr>
<td>Honor Roll Rate 1.14%</td>
<td>$1,140,000</td>
</tr>
</tbody>
</table>

- Bank of Charles Town
- Carroll Community Bank
- CFG Community Bank
- Congressional Bank
- First Shore Federal Savings
- HSBC National Bank USA
- Industrial Bank
- MainStreet Bank
- Midstate Community Bank
- NWSB Bank
- Premier Bank
- Standard Bank

**Banking on Justice**

The MSBA and MLSC acknowledge with special appreciation and encourage attorneys to bank with Honor Roll Members. All Honor Roll Members help support civil legal aid for Maryland’s low-income population by paying premium rates on IOLTA accounts.

If your financial institution is not currently a member of the IOLTA Honor Roll or is not paying a favorable rate on IOLTA, call and encourage them to increase their interest rate!

For a list of Honor Roll Banks and a complete list of all financial institutions approved to accept IOLTA deposits, visit www.mls.org.