

IOLLA FUND

Board of Trustees

11 East 44 Street
Suite 1406
New York, NY 10017

December 3, **2025**

NOTICE:

In compliance with Executive Order 3, *Promotion of Public Access to Government Decision-Making* (January 1, 2007), the Board of Trustees meeting will be videotaped for public internet viewing.

Meeting Agenda

Location: IOLA Fund Offices (New York, NY)

Date: Wednesday, December 3, 2025

Time: 1:00 pm

1. CALL TO ORDER

Chair Cheng de Castro will call the meeting to order.

2. APPROVAL OF MINUTES

Chair Cheng de Castro will entertain a motion to approve the minutes, included at **Tab 2**, for the following meeting: **Board of Trustees on September 17, 2025**

3. EXECUTIVE REPORT

Ms. Fecko will provide her Executive Report. Please see **Tab 3** for materials.

- a. Welcome New Director of Administration**
- b. Programming Activities**
- c. Justice Infrastructure Project**
- d. Stakeholder Engagement**

4. ADMINISTRATIVE REPORT

Ms. Finan Fehringer will provide the Administrative and Financial Report. Please see **Tab 4** for materials.

- a. IOLA Staffing**
- b. IOLA Operations**
- c. Financial Report**

RESOLUTION – Approving Updates to Certain IOLA Staff Titles

5. GENERAL COUNSEL

Ms. Nyiendo will provide her report. Please see **Tab 5** for materials.

- a. Grantee Matters**
- b. Attorney and Bar Associations**
- c. Legal Matters**
- d. Ethics Matters**
- e. Banking Report**
 - 1) Compliance Update**
 - 2) Revenue Report**

RESOLUTION – (Amended) IOLA Fund Recognizes Trustees Paula Galowitz, Kathryn Grant Madigan, Edwin Lopez-Soto, and Mary Rothwell Davis for their Dedicated Service

6. EXECUTIVE SESSION

Please see **Tab 6** for Motion and materials.

RESOLUTION – Approval of Training Center Grant

7. NEXT MEETING

Chair Cheng de Castro will entertain a motion to approve the proposed 2026 IOLA Fund Board of Trustees Meeting Schedule, included at **Tab 7**, for the following meetings:

Wednesday, March 18, 2026 at 1pm at the IOLA Fund office in New York City

Wednesday, June 10, 2026 at 1pm in Long Island (location to be determined)

Wednesday, September 30, 2026 at 1pm at the IOLA Fund office in New York City

Wednesday, December 16, 2026 at 1pm at the IOLA Fund office in New York City

8. ADJOURNMENT

IOLA Fund of the State of New York
Meeting of the Board of Trustees – New York, NY
September 17, 2025
DRAFT

Present: Chair Cheng de Castro and Trustees Cohen, Kummer, Hegt, Dunham, Agarwal, Lindenauer, Davis and Hinds-Radix.

Public

Videoconference: Trustees Cirando and Villaverde

Absent: Trustee Ross

Staff: Fecko, Nyiendo and Reyes

1. Call to Order.

The meeting was called to order by Chair Cheng de Castro at approximately 1:05 p.m. Remarks by Chair Cheng de Castro welcoming new Board members and thanking Trustee Davis for meeting with her and providing guidance.

2. Approval of the minutes of the meeting of the Board of Trustees held on June 4, 2025.

The minutes of the above meeting were reviewed. Trustee Cirando moved to approve the Board minutes, which was seconded by Trustee Lindenauer. The motion passed with three abstentions.

3. Executive Report

Ms. Fecko welcomed Chair Cheng de Castro and other new Board Trustees and introduced Ms. Riccio, a new employee. Ms. Fecko thanked the new and veteran Board Trustees for their engagement in the Board Orientation a few weeks ago. Ms. Fecko thanked Ms. Nyiendo, Ms. Agard, Ms. Fehringer, and Ms. Reyes for their work on the Orientation. Ms. Fecko expressed her deep gratitude to the departing Trustees, Edwin Soto-Lopez, Paula Galowitz and Kathryn Madigan. Ms. Fecko also thanked Trustee Davis, who recently stepped down as Chair but remains on the Board, for her many years of service.

Ms. Fecko reported that 86 of our 5-year operating grants have been fully executed with timely Q1 payments. We are preparing for Q2 payments in October.

Ms. Fecko thanked Ms. Fehringer and Ms. Thompson for their efforts in completing the annual analysis of our grantees' work derived from our GAR data. The analysis is shared every year with the Permanent Commission on Access to Justice. Specifically, IOLA prepares an Economic Impact Analysis from the GAR data. In FY '25, nearly \$5.5 billion in benefits and savings inured to New York

based on the civil legal services work of our grantees. For every \$1 dollar invested the State of New York receives \$5.84 in return. This Economic Impact Analysis work has been an important piece in the Commission's argument for increased investment in civil legal services.

Turning to Operations, Ms. Fecko congratulated Ms. Agard and Ms. Moffatt on their recent retirements and extended her best wishes. Ms. Fecko stated that Mr. Saco Mizhquiri will be joining IOLA at the end of September as a Procurement Specialist. We also expect to hire a Government Affairs Coordinator shortly. We further expect to hire a Banking Specialist and Director of Administration by the end of October, which positions were each respectively vacated due to the retirements. Regarding the Audit Specialist, we have put that hire on hold so as to allow the incoming Director of Administration the opportunity to evaluate our needs and possibly adjust the job duties of that role. We hope to fill that position by January 1.

Regarding the Justice Infrastructure Project, Ms. Fecko advised that we held a highly successful Summit on August 4 and 5 at Albany Law School. There were 162 people in attendance from 64 grantees. Ms. Fecko added there was tremendous engagement and excitement about the JIP project. Ms. Fecko thanked Albany Law School, and its staff and students; the Just-Tech team; Mr. Steinkamp from Stout; and Ms. Fehringer and Ms. Thompson for their work in organizing the Summit.

We have convened four new consulting groups, with 48 people working in those groups over the next 6 months. The next stage of our work will be focused on public-facing information and referral tools. The consulting groups will be developing recommendations, which should be available by the March 2026 Board meeting.

We are looking to move forward with an RFP for the development of the State-wide Training Center for legal services staff and volunteers. Training was the highest priority item as relayed by our last consulting groups. We did an RFI over the summer on how to form an RFP in the most strategic way. We anticipate releasing an RFP towards the end of the month, subject to the various approvals of our state partners. It will be one award for a 4-year time period for a total of up to \$4 million. The funding would come from our grant budget because the grantee will be a non-profit entity. The applications will be made available to the Board through the Smart Simple portal and we anticipate the Board will make a determination in December.

(Trustee Villaverde left the meeting at 1:21 pm)

Trustee Lindenauer inquired whether a current grantee could be awarded the RFP. Ms. Fecko replied that we will open up the opportunity to current grantees as well as others who do not presently have a grant.

Ms. Fecko stated that she is testifying tomorrow at the Chief Judge's Hearing on Access to Justice and her remarks will focus on the likely impact of federal funding cuts and program restrictions and the communities they serve.

Ms. Fecko stated that IOLA's goals for next quarter are to focus on the FY '27 Call Letter from DOB; advancing the JIP project, both the RFP and supporting the consulting groups; finalizing the office lease and office move; and complete hiring and onboarding of new staff.

Going forward, we will invite Trustees to add any new business items on the Board agenda prior to the Board meeting.

4. Resolution

Chair Cheng de Castro asked for a motion to adopt the Resolution thanking the departing Board members and thanking Trustee Davis on her service as Chair. Trustee Cohen so moved and Trustee Agarwal seconded. The Resolution passed with one abstention.

5. Administrative and Financial Report

Ms. Fecko provided an overview of the Administrative Report. Ms. Fecko noted that she handed out to the Trustees a corrected page 1 of the report and posted the same on our webpage.

The June 2025 net earnings were nearly \$19M with average daily balances of just over \$10B. The net yield was 2.15%. This net yield has remained steady for the last few months.

Ms. Fecko noted the charts that reflect the net interest over the last 12 months and the 3-month moving average, which smooths out variability resulting from payment by some banks that remit quarterly. Our June average daily balance was at all-time high for the last 36 months. The 50 basis cut in interest rates from Q4 in 2024 have now taken effect and our yield has been steady since February. However, we expect the Federal Reserve to cut rates today as well.

In response to questions from the Board, Ms. Fecko explained that real estate transactions likely represent the majority of the average daily balances. Over the last several years, we have been between \$8 - \$10 billion in average daily balances. However, the interest rate is the primary factor driving revenue.

We will be monitoring the rates of banks to ensure that they are paying the correct rates as banks tend to drop rates without first seeking pre-approval, which they are required to do.

The remaining attachments in the Administrative Report provide detail on bank remittances, including our top 30 banks by average daily balances. The top 30 banks account for over 90% of our balances.

Regarding the Budget, Ms. Fecko stated that due to the recent retirement of our Director of Administration we were not able to prepare a budget variance report for this Board meeting. We have been working to transition all the former Director's duties to other staff until we can hire a replacement. In that vein, we recently discovered that there was a large overspending of \$354K in our NPS category attributable to a carry-over from the FY '25 payments on the JIP project for work performed in FY '25. Although the work was performed in FY '25, due to delays in getting approval of the contract, payments were not made until Q1 of FY '26.

When we discount for those payments on the JIP project, we are on track with our expected NPS spending. For a short-term solution, we are taking steps to make sure we are within our spending limit for the entire fiscal year. We are expecting to realize a lot of savings from both the proposed lease and staff vacancies. We currently have 11 FTEs but several of those positions are new, and those hires will not occur until well into the current fiscal year. Moreover, the two retirements previously mentioned will result in additional savings. We are preparing a detailed spending projection and meeting Friday with DOB to discuss our financial forecast. We will be preparing updated projections on a monthly basis and will be meeting with DOB to review these projections and work together to manage our spending.

In terms of a long-term solution, we will plan on improving our variance report to the Board to add both projections and accounts payable data on it. Our incoming Director of Administration can also recommend other internal controls, as appropriate. Our new Audit Specialist may also be helpful in providing input in this area.

Discussion ensued by the Trustees regarding the mechanics of making payments on contracts and the inability to carry over cash allocated for those contracts to the next fiscal year. Ms. Fecko noted that we have been working closely with DOB to understand the fiscal landscape and the mechanics of how spending is booked.

Regarding FY '27, we expect the Call Letter from DOB to come out in October or November, prior to the next Board meeting. We have a proposed Resolution authorizing us to submit to DOB our base appropriation request. The Resolution has high level budget categories. Apart from an increase representing the salary for a new Program Analyst, we did not otherwise include an upward adjustment in our Budget request from the prior year as we expect DOB to require agencies to seek a flat budget. Should there be any additional requests, we will be seeking them through a separate letter to DOB, as per the normal process.

At the March Board meeting, we will present a more detailed Budget as we will have the benefit of the Executive Budget, which comes out in January.

6. Resolution

Discussion ensued regarding modifications to the draft Resolution approving the budget. Chair Cheng de Castro and other Trustees proposed various modifications. Chair Cheng de Castro asked for a motion to adopt the Resolution as amended. Trustee Cirando so moved and Trustee Lindenauer seconded. The Resolution passed unanimously.

7. General Counsel's Report

Ms. Nyiengo welcomed the new Board Trustees. Ms. Nyiengo advised that IOLA held a Meet & Greet reception event with grantees immediately following the last Board meeting on June 4 in Syracuse that was well attended.

Ms. Nyiengo advised that she continues to be engaged with other IOLTA programs, legal services coalitions, and grantees to discuss the changing landscape for non-profit federal funding. Those conversations are ongoing.

Regarding attorney and bar association matters, Ms. Nyiengo advised that she attended meetings of the NYC Bar Association's Pro Bono and Legal Services Committee on June 12 and September 9. Ms. Nyiengo also attended the Immigration Rights Funders Working Group meeting, which consists of immigration-focused non-profits and other funders on June 18 and July 9.

Regarding banking compliance, Ms. Nyiengo advised that she continues, as per usual, to respond to inquiries from attorneys and banks regarding issues with IOLA account management. Ms. Nyiengo stated that she has put in additional time on banking and compliance matters due to the retirement of the Banking Specialist and will continue to do so until this position is filled.

Regarding legal matters, Ms. Nyiengo continues to work on updates to IOLA's employment handbook. We hope to have the new handbook completed in November.

Regarding lease matters, Ms. Nyiengo advised that we continue to engage in lease negotiations. More information will be provided in Executive Session. Our current lease expires on November 30 and we may do a Holdover.

Regarding ethics matters, Ms. Nyiengo reported that she was a panelist on a CLE organized by the NYC Bar Association on the topic of ethics and escrow accounts on June 24. Ms. Nyiengo was also a panelist on a NYS Bar Association's ethics and escrow account CLE on September 12. Moreover, earlier today, Ms. Nyiengo conducted a training to Board Trustees and staff covering the materials in the Comprehensive Ethics and Training Class (CETC) so as to meet the annual ethics requirement for State employees and policymakers.

Ms. Fecko added that she and Ms. Nyiendo received reach out from the US Virgin Island IOLTA program seeking guidance in establishment of their new IOLTA program. We have a call scheduled in a couple weeks with that program.

8. Executive Session

Chair Cheng de Castro made a motion to enter into Executive Session to receive advice from the General Counsel on a matter relating to the financial history of a particular corporation, specifically a reimbursement request; the financial history of a particular corporation, specifically an IOLA grant applicant; and ongoing lease negotiations. Trustee Cirando so moved and Trustee Lindenauer seconded. The Motion was unanimously approved.

9. Resolutions

Upon returning from Executive Session, Chair Cheng de Castro summarized the resolution regarding the reimbursement request. Chair Cheng de Castro asked for a motion to adopt the Resolution denying the reimbursement request. Trustee Lindenauer so moved and Trustee Cirando seconded. The Resolution denying the reimbursement was approved unanimously.

Chair Cheng de Castro asked for a motion to adopt the Resolution to authorize spending of funds for a Holdover. Trustee Cirando so moved and Trustee Davis seconded. The Resolution was unanimously approved.

9. Next Board Meeting

Chair Cheng de Castro advised that the next Board meeting is on December 3, 2025 in New York City.

10. Press Matters and Grantee Presentations

Ms. Fecko advised that the Board book includes an article from the NY Law Journal describing the appointment of the new Trustees and highlighting the work of the IOLA Fund as well as a handful of other articles about recent accomplishments of our grantees.

Ms. Fecko advised that immediately following the Board meeting, five grantees will present to the Board an overview of their civil legal programs. The grantees are: Legal Services NYC, NY Legal Assistance Group, City Bar Justice Center, Legal Aid Society, and Sanctuary for Families.

Chair Cheng de Castro asked for a motion to adjourn the meeting. Trustee Cirando so moved and Trustee Cohen seconded. The motion passed unanimously. The meeting was adjourned at 3:30 pm.

Respectfully submitted,

Licha Nyiendo
General Counsel

Interest on Lawyer Account Fund of the State of New York

Funding civil legal assistance for low-income New Yorkers since 1984

CHRISTINE M. FECKO, Esq.
Executive Director

DATE: November 24, 2025

TO: IOLA Board of Trustees

RE: December 3, 2025, Board Meeting, Executive Report

1. Welcome New Director of Administration

After a short and intense search, effective October 13, 2025, the IOLA Fund promoted Colleen Finan Fehringer as its new Director of Administration. Colleen brings deep experience with IOLA and a strong commitment to its mission. Welcome Colleen.

2. Programming Activities

Grantee Presentations

Prior to the December IOLA Board Meeting, five IOLA grantees from the New York City region – The Family Center, Legal Action Center, Legal Services of the Hudson Valley, Mobilization for Justice, and New Economy Project – offered presentations about their programs and current initiatives to IOLA Trustees and IOLA staff. Thank you to everyone for their participation. IOLA will continue to offer these learning opportunities and we look forward to welcoming additional grantees.

FY26-FY30 Grant Contracts. IOLA has continued to remit timely quarterly payments on the executed Grant Contracts. The issue with the one unexecuted grant contract has been resolved and is expected to be executed soon.

FY27 Grantmaking

The Fiscal Year 2027 Call Letter released by the Division of Budget (DOB) in early October indicated that all agencies should request flat funding for FY27, excluding one-time investments. IOLA is in dialog with DOB to ensure adequate funding for the Board's 2024 grantmaking plan, which included the following for FY27:

- \$95 million for operating grants
- \$2.5 million for supplemental AOJ grants
- \$5 million for Justice Infrastructure spending, as detailed below

IOLA and DOB have also discussed the possibility of emergency grants to address federal funding cuts. The executive budget is expected to be released the third week of January, after which we will better be able to plan for FY27 grantmaking.

3. Justice Infrastructure Project

Justice Infrastructure Project Readiness Grants

At its March 20, 2025 meeting, the IOLA Board approved “Justice Infrastructure Project Readiness Grants” to enhance grantees’ ability to participate in the initiatives and collaborations related to the Justice Infrastructure Project’s objectives (Statewide Support for Legal Services Organizations and Legal Information and Referral for the Public).

IOLA Grantees used the funding to make a variety of technological and process improvements. Many Grantees devoted grant resources to multiple projects. Grantees reported making upgrades to their case management systems, making investments in their intake processes, conducting cybersecurity audits, and investing in AI tools, among other investments. The enclosed Justice Infrastructure Readiness Grant Report highlights notable projects.

Training Center RFP

IOLA released an RFP in early October 2025, with applications due late October 2025 for the development of a Statewide Training Center for civil legal services staff and volunteers. The applications, along with evaluations, were shared with the full Board and can be discussed in Executive Session, with a final decision for the one grant award to be made Open Session later in the agenda.

Consulting Groups on Enhanced Information and Referral

IOLA is supporting four Consulting Groups of 48 people (representing 40 grantee organizations) to advise IOLA on the development of Enhanced Information & Referral for the Public. These groups started meeting in September and are expected to complete their recommendations by February 2026.

Grantee Engagement

To facilitate continued grantee engagement with the Justice Infrastructure Project, IOLA has set up a series of monthly Office Hours. Grantee staff will be able to discuss any questions or offer feedback directly with me and Neil Steinkamp, the Project Manager, as well as the national access to justice experts who are supporting our Project.

With thanks to Trustee Jason Hegt and Latham & Watkins for generously hosting, IOLA is organizing a grantee convening on January 14, 2026 in New York City (corresponding when many grantee leaders are in town for the NYSBA Annual Meeting) to provide an update on the Justice Infrastructure Project activities and discuss next steps.

CyTAP

IOLA is working with JustTech to restart some elements of the Cybersecurity and Technology Assistance Project, expected to begin in early 2026.

Overview of Justice Infrastructure Project in FY27

Subject to IOLA’s final approved budget appropriation, IOLA anticipates that the Justice Infrastructure Project could pursue the following activities in FY27:

- The development of a statewide directory of legal services
- Host the 2nd Annual Justice Infrastructure Summit
- Begin collaborative design and scoping of enhanced, coordinated intake

Additional details will be developed, incorporating the final recommendations from the Consulting Groups, and presented for discussion at the March 2026 meeting Board of Trustees.

4. Stakeholder Engagement

Government Affairs Coordinator

As of October 20, 2025, the IOLA Fund welcomed Maylene Thurton in the newly created position of Government Affairs Coordinator. Maylene brings extensive legislative experience, having served as Chief of Staff for members of both the New York State Assembly and Senate.

Over the next several months, Maylene will be focused on the FY27 budget to help ensure that IOLA's appropriation will allow it to fulfill its goals for year 2 of the five year grantmaking plan passed in 2024. With respect to guiding IOLA's stakeholder engagement, Maylene is working on three initial projects: the development of a social media policy and plan; individual meetings with the IOLA Board of Trustees; and the organization of a series of regional receptions with IOLA grantees and elected officials in February or March.

Engagement Activities

- On September 18, 2025, I presented testimony at the Chief Judge's annual Hearing on Civil Legal Services in Albany on the impact of federal funding cuts and program restrictions on the legal services community in New York and the people served by these organizations. The panel included the Chief Judge, the Presiding Justices from all four Departments, and the President of the New York State Bar Association. A copy of my remarks is included in the Board materials and posted on the IOLA website.
- On November 13, 2025, I presented testimony at a virtual hearing conducted by the New York State Bar Association's Committee on Immigration Representation and the ad-hoc Immigration Working Group. I addressed the scope of immigration services, likely federal cuts, and the efforts of front line staff. A copy of my remarks is attached and posted on the IOLA website.
- On November 18, 2025, Maylene and I attended the 15th Anniversary Celebration of the Attorney Emeritus Program (AEP), hosted by Albany Law School. The event included IOLA grantee host organizations (the Center for Elder Law & Justice, Disability Rights New York, the Legal Aid Society of Northeastern New York, Legal Services of the Hudson Valley, the Rural Law Center, and the Legal Project) and honored many AEP volunteers – including IOLA Trustee Mary Rothwell Davis. Speakers included the Chief Judge Rowan Wilson; Edwina Richardson, Deputy Chief Administrative Judge for Justice Initiatives; and John Feerick, Dean Emeritus of Fordham Law School.
- On November 20-21, 2025, I attended the AI and Access to Justice Summit convened by Stanford Law School's Legal Design Lab. This "invite-only" Summit of select funders, providers, and other stakeholders included demonstrations of case studies and strategies for utilizing AI to deliver legal help and facilitated discussions of practical strategies for advancing

collaboration and sustainable change.

- The FY25 Annual Report has been completed and circulated to our government partners, as well as posted on our website.

5. Goals for the Next Board Meeting

By the next Board meeting, we have identified the following goals:

- Complete the move to new office space
- Complete hiring and onboarding for the two remaining open positions
- Complete new banking revenue projection report
- Substantially advance the transition to ITS
- Complete individual meetings with the Board of Trustees
- Complete regional receptions with grantees and elected officials
- Develop recommendations for FY27 supplemental AOJ grantmaking plans, subject to finalization of IOLA's FY27 budget appropriation
- Advance the Justice Infrastructure Project, including
 - Execute the Grant Contract for the Training Center
 - Convene grantees in New York City on January 14th for a briefing on the Project
 - Conclude the work of the Consulting Groups on the Legal Information and Referral for the Public Function and prepare recommendations for the IOLA Board's consideration
 - Develop recommendations for FY27 grantmaking plans to further the Justice Infrastructure Project, subject to finalization of IOLA's FY27 budget appropriation



**IOLA Fund of the
State of New York**

Annual Report

2025

ABOUT IOLA

In the context of an attorney-client relationship, attorneys may receive funds from a client, or by a third party on behalf of a client, to be held for a variety of purposes. Generally, an attorney chooses to deposit these funds into a bank account at a financial institution of the attorney's choosing. The account is known as an attorney's trust account. If the funds are large enough and are to be held long enough to earn net interest, the lawyer and client discuss where and how the funds should be held, with the client obtaining the benefit of any interest earned.

Sometimes, however, the funds are too small, or will be held too briefly, to generate interest in excess of the costs of opening and maintaining an account for the client's benefit. For many years, attorneys deposited such funds in non-interest-bearing checking accounts, separate from their operating accounts, but commingled with other, similar funds held in trust by the attorney. The aggregate balance of all the deposits in such trust accounts could be quite large. Effectively, these funds were free loans to the attorney's banking institution.

In 1983, after Congress authorized payment of interest on checking accounts, the New York State Bar Association became the principal legislative advocate of a change in the procedure for handling small client deposits in New York. That change was to create a new type of attorney trust account that would allow attorneys to pool small client deposits in one interest-bearing checking account. The interest income from accounts that previously benefited only the banking institutions would be harvested to provide funds for civil legal assistance to low-income New Yorkers. That was the beginning of the "Interest on Lawyer Account Fund of the State of New York," or the IOLA Fund (IOLA).



HOW IOLA HELPS NEW YORKERS

IOLA is a fiduciary fund in the custody of the State Comptroller. A board of trustees (the “Board”) administers the fund and is required to distribute grants to not-for-profit tax-exempt entities for the purpose of delivering civil legal services to the low-income New Yorkers living 125% below the federal poverty level.

In 2025, a family of four was considered living 125% below the federal poverty level if their annual income was approximately \$40,000, and in 2024, an estimated 4.1 million New Yorkers lived 125% below the federal poverty line.* When faced with a civil legal issue, such as an unjust eviction or an employer committing wage theft, these individuals and families do not have money to spare on lawyers who could fight for their rights and protect their livelihoods.

IOLA funding enables our network of grantees to provide free, high quality civil legal services to these New Yorkers facing financial hardships. This legal assistance helps vulnerable populations avoid catastrophic outcomes that could threaten their homes, families, employment, or legal status.



*These numbers come from U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, “2025 Poverty Guidelines,” and the U.S Census Bureau “Poverty in the United States: 2024,” U.S. Government Publishing Office, Washington, DC, September 2025

BANKING

IOLA also oversees the participation of financial institutions in the IOLA program, ensuring that their IOLA account products comply with applicable statutes and regulations.

The regulatory framework requires that the interest paid on IOLA account products not be less than the rate paid on comparable account products offered by the bank to its best customer. Comparable products include account products that bear interest and have check-writing capabilities (such as accounts for municipalities, businesses, personal and high wealth clients).

Alternatively, a participating bank may elect the Safe Harbor interest rate option, which is equal to 60% of the Federal Funds Target Rate or 1.00%, whichever is higher.

These requirements ensure maximum returns for the IOLA Fund, which enables generous grantmaking to New York State legal services organizations.

To see a list of participating banking institutions, please click [here](#).



PLATINUM PARTNERS

Platinum Partner Banks pay the greater of 60% of the Federal Funds Target Rate or 1.00% or more

*Banks With an Asterisk Waive Fees to the IOLA program

| | |
|---------------------------------|--------------------------------------|
| 1st Century Bank* | Kearny Bank |
| 42 North Private Bank | Key Bank Services Corp. |
| Alma Bank* | Lyons National Bank |
| Alpine National Bank* | M&T Bank* |
| Amalgamated Bank of New York* | Metropolitan Commercial Bank* |
| Apple Bank for Savings | Modern Bank* |
| Arrow Bank, N.A. | National Bank of Coxsackie* |
| Axos Bank* | NBT Bank N.A.* |
| Banco Popular* | NewBank* |
| Bank of America* | New York Community Bank |
| Bank of Hope* | NexTier Bank, N.A.* |
| Bank of New York Mellon | Newtek Bank* |
| Bank United* | Northeast Community Bank* |
| Berkshire Bank (Massachusetts)* | Northwest Savings Bank* |
| BMO Bank, N.A.* | Pathfinder Bank |
| Chemung Canal Trust Co.* | Piermont Bank* |
| Citibank* | Pioneer Savings Bank* |
| Citizens Bank, N.A.* | Provident Bank* |
| City National Bank/California | Royal Business Bank* |
| Cross County Savings Bank* | Safra National Bank of New York* |
| Eastbank | Saratoga National Bank and Trust Co. |
| East West Bank* | Savannah Bank N.A.* |
| Evans Bank, NA* | Spring Bank* |
| First Citizens Community Bank | St. Lawrence Federal Credit Union |
| First Horizon Bank* | Valley National Bank |
| Five Star Bank | Webster Bank |
| Flagstar | Wells Fargo* |
| Flushing Bank* | Woori America Bank* |
| Genesee Co-op FCU* | |

GRANTMAKING

Since it was established in the 1980s, through the two-year \$110 million grants issued for fiscal years 2024 and 2025, IOLA has awarded over \$750 million to civil legal services non-profits throughout New York State.

IOLA grantees vary in size and focus, and provide a myriad of legal services: direct representation, advice and counsel, pro se assistance, legal education, and/or referrals to low-income or otherwise disadvantaged individuals living in the State. IOLA grantees also provide community and attorney trainings, engage in partnerships and community collaborations, and initiate impact cases that enhance the quality of life for all New Yorkers.

In fiscal year 2025, IOLA funded a network of 80 organizations that provide legal assistance to the citizens of New York's 62 counties. The network represents organizations with budgets ranging from \$395,000 to \$160 million; with 4 staff up to 698. They include legal projects housed in domestic violence prevention agencies, religious organizations, social service organizations, and bar associations. While IOLA does not fund every non-profit providing civil legal services in the State, the network represents the vast majority of providers and serves millions of New Yorkers annually. Find a list of current IOLA grantees [here](#).

Low-income Americans do not receive help for 92% of their civil legal problems*

In NYS, 4.1 million people are eligible for civil legal services

74% of low-income families experience 1 or more civil legal issue annually*

1 legal aid attorney for every 1,363 eligible clients*

*These numbers come from Legal Services Corporation, "The Justice Gap: The Unmet Civil Legal Needs of Low-income Americans" 2022; the U.S Census Bureau, "Poverty in the United States: 2024," U.S. Government Publishing Office, Washington, DC, September 2025; and data collected in IOLA's FY25 Annual Grant Activity Report.

CIVIL LEGAL AID FY2025 OVERVIEW



336,789 legal cases closed, with
691,846 people benefitted



885,331 hours donated by
40,227 pro bono volunteers,
valued at \$310 million



148 million individuals received
legal education in-person, online,
and via other means

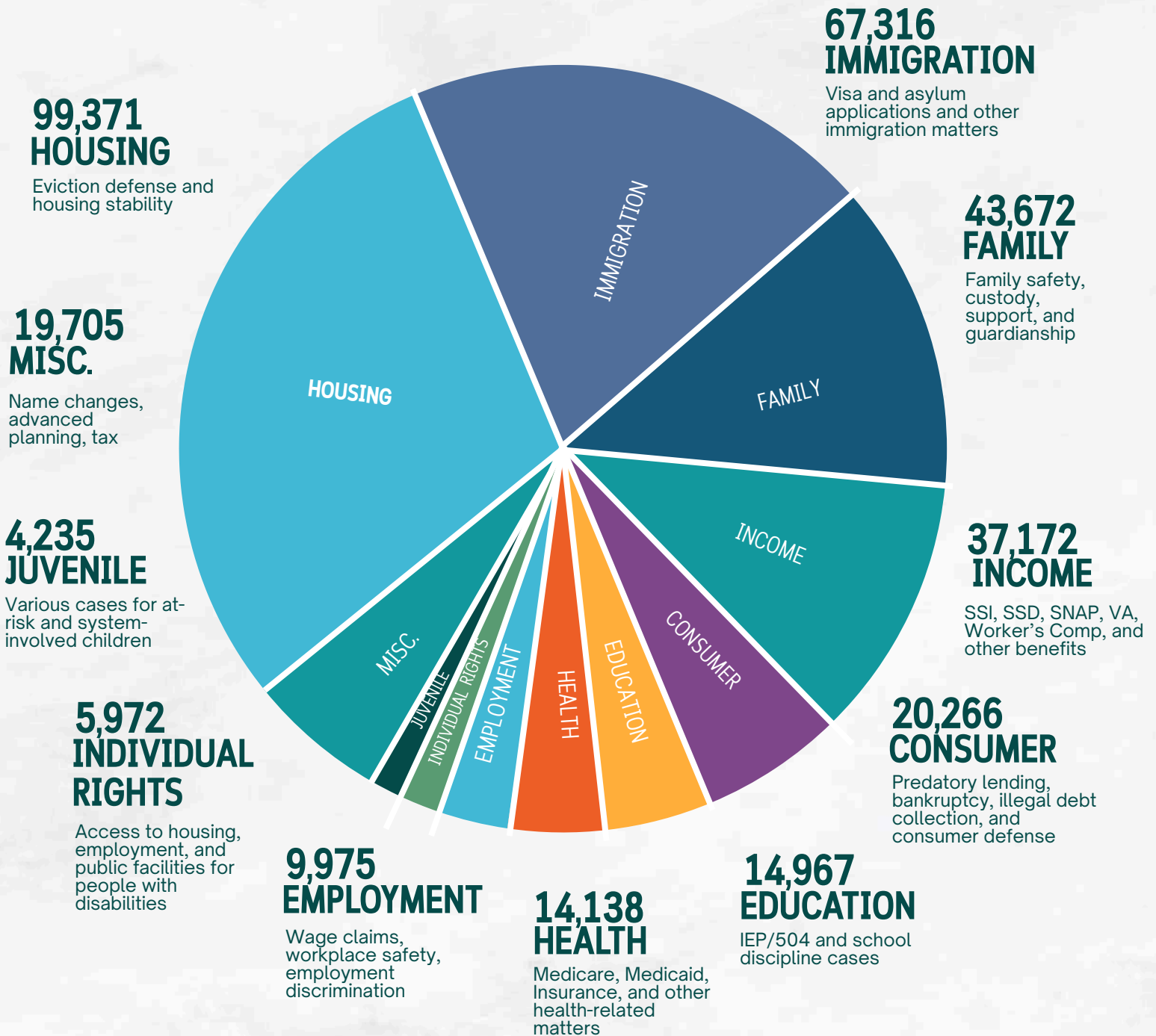


225,354 individuals received
assistance to handle their legal
issues *pro se*



4.3 million individuals
prepared or accessed legal
forms online

IN FY25, IOLA GRANTEES CLOSED 336,789 LEGAL CASES, BENEFITTING 691,846 PEOPLE



ADVOCACY SPOTLIGHT

Sophie, a survivor of abuse, came to the **Legal Aid Bureau of Buffalo** at a pivotal moment in her life. Determined to protect herself and her child from further harm, she sought help in securing a divorce from her husband, who had been charged with crimes related to the exploitation of children. Her focus was clear: rebuild their lives in safety, free from the shadow of the past. During a meeting, Sophie shared that she no longer wanted her child to carry the last name of a man whose actions had caused so much pain.

For Sophie, this was more than a legal matter; it was a powerful act of reclaiming their future and breaking ties with a traumatic legacy. Changing her child's name was an essential part of protecting their dignity and restoring a sense of identity that was not defined by abuse.

The Legal Aid Bureau of Buffalo immediately recognized the significance of Sophie's request. Advocacy in moments like this means more than offering legal representation—it means listening, validating a survivor's voice, and taking swift action with compassion and resolve. Their attorneys represented her in both the divorce and the name change, ensuring each step was handled with the care and urgency it deserved.



**Protecting
survivors of
domestic
violence
from further
abuse**

ADVOCACY SPOTLIGHT



Securing
legal status
for
immigrants
facing
deportation
and detention

In July 2024, **New York Lawyers for the Public Interest's** Medical Provider Network (MPN) received an urgent referral from attorneys at a legal service provider on behalf of their client, Ms. H, who was facing imminent deportation after ICE detention in May 2024. Ms. H suffers from a traumatic brain injury sustained from long-term physical abuse and needed medical corroboration of her condition to support her application for relief from deportation.

NYLPI's Health Justice team connected Ms. H and her lawyer with a volunteer neurologist from their Medical Provider Network on an expedited basis. With legal counsel from NYLPI, the neurologist conducted a video evaluation of Ms. H, reviewed her medical records, and wrote a comprehensive report that contextualized Ms. H's behavior as a survivor of complex trauma. The immigration judge cited directly to the doctor's report in their oral decision, relying on it to find Ms. H credible and grant her case. As her attorney noted, "[the doctor's] report made a huge difference in the case," and helped Ms. H win relief from removal and release from detention. Ms. H was able to safely return to her community and resume her life in New York.

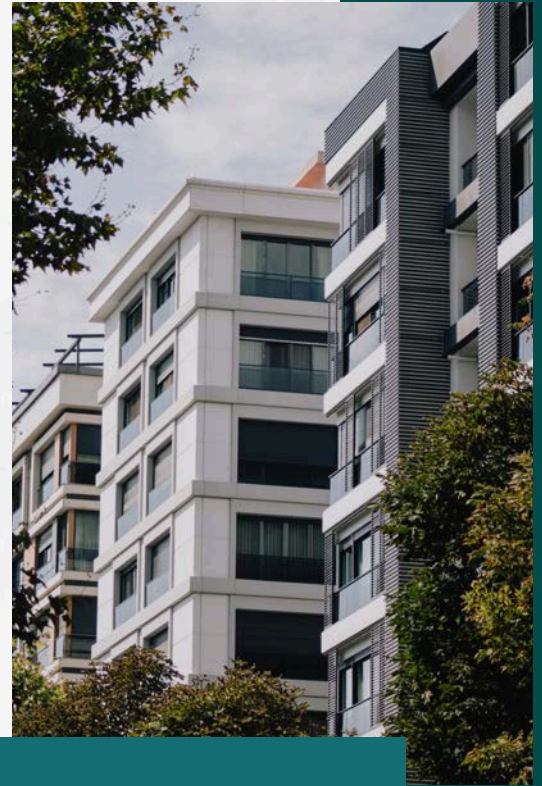
ADVOCACY SPOTLIGHT

The **New York Legal Assistance Group** represented a client who lived in a building owned by a landlord ranked as the #1 Worst Landlord on the Office of the Public Advocate's Landlord Watchlist. This client had a ceiling that collapsed in their bathroom and kitchen, rats throughout their apartment, and multiple fire and personal safety violations throughout the building's public areas.

The judge overseeing this case ordered the landlord to fix these safety violations. When the landlord still did not make the Court ordered repairs, NYLAG filed a contempt motion. The landlord refused to engage in repair work despite facing between \$500,000 and \$1.7 million dollars in civil penalties.

NYLAG reached a settlement with the landlord in which the client received a total of \$50,000 in a rent abatement and direct cash compensation.

From intake to settlement, this work spanned ten months and required more than 50 hours of attorney time, including researching novel law and consulting with housing colleagues to finally obtain a just settlement for their client.



**Fighting
against
negligent
landlords to
ensure safe
living
conditions
for tenants**

JUSTICE INFRASTRUCTURE PROJECT

In December 2023, IOLA launched the Justice Infrastructure Project (“Project”). Consistent with IOLA’s mission, this Project seeks to ensure that every New Yorker with a legal problem has clear and timely access to high quality legal information, advice, and representation. To achieve this goal, the Project will consist of two functions:

- (A) Support, Knowledge, and Information for Legal Services Organizations and
- (B) Legal Information and Referral for the Public.

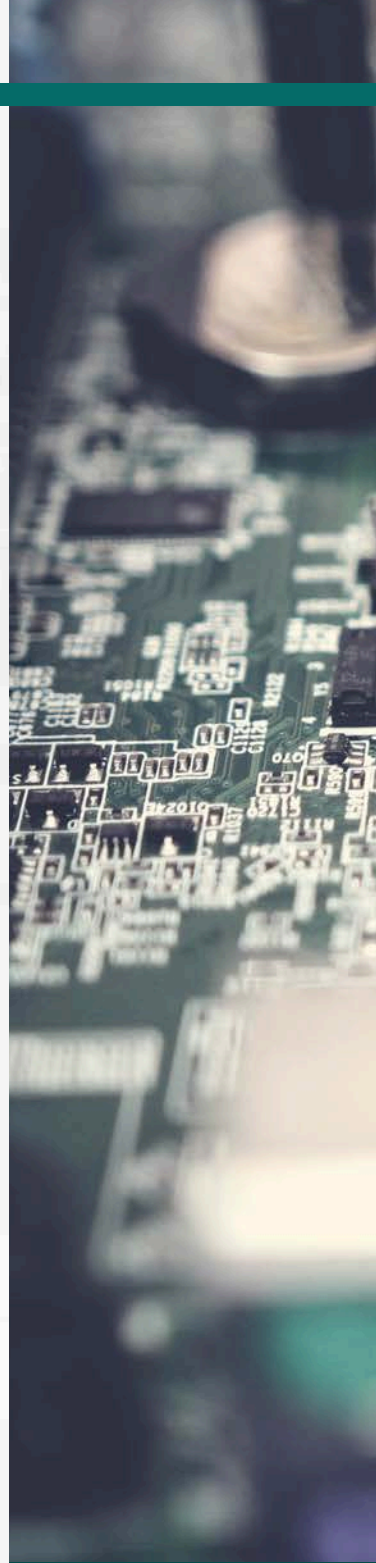
In fiscal year 2025, IOLA has worked with New York legal services organizations, community-based organizations, national experts, consultants and other stakeholders to further develop the Project’s vision.

New York State Legal Intake Conference - In collaboration with IOLA grantee Legal Services of New York City, IOLA funded the first-ever intake conference for legal service providers in New York State. This conference provided grantees with an opportunity to discuss intake systems, share challenges, and explore ideas for the future.

New York Legal Services State Support Convening - IOLA convened an initial planning meeting in January 2025 to advance the development of a statewide support function in New York. The grantee community in attendance identified key priorities and actionable next steps to advance the Justice Infrastructure Project.

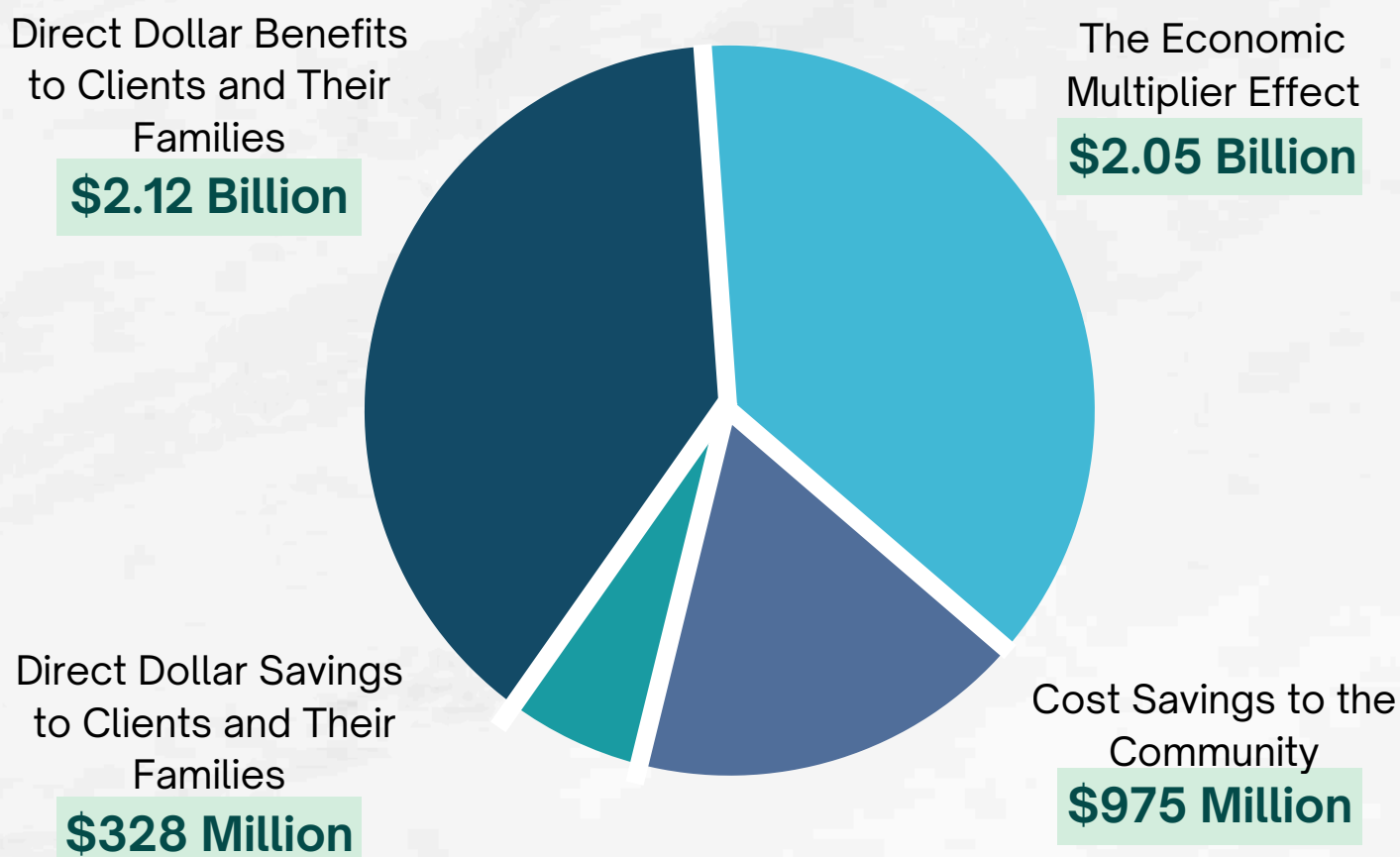
JUSTICE INFRASTRUCTURE PROJECT

Consulting Groups for the Development of a Statewide Support Function for Legal Services - From February to May 2025, IOLA convened consulting groups composed of grantee staff to advise on structure, goal, mission, funding sources, and other key components of a Statewide Support Function for Legal Services. The recommendations from these consulting groups were presented to the IOLA board and used to determine first steps in the creation of a Statewide Support Function.



IN FY25, CIVIL LEGAL SERVICES IN NEW YORK STATE YIELDED

\$5.47 BILLION IN BENEFITS AND SAVINGS



The monetary value of the legal outcomes achieved for IOLA grantee clients is astounding. In the last NYS fiscal year, direct benefits and savings to New Yorkers topped \$2.45 billion, while the avoidance of emergency shelter, foreclosures, and domestic violence-related costs saved communities across the State over \$975 million. When combined with the “Economic Multiplier Effect,” or the economic stimulus of federal funds brought into the state from elsewhere, the total economic benefit of the work accomplished by IOLA-funded grantees was over **\$5.47 billion**.



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IOLA acknowledges the contributions of departing Trustees Paula Galowitz, Edwin J. Lopez-Soto, and Kathryn Grant Madigan over their many years of service.

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Find a list of current IOLA grantees [here](#).

Interest on Lawyer Account Fund of the State of New York

Funding civil legal assistance for low-income New Yorkers since 1984

Fiscal Year 2025 Economic Impact and Return on Investment Analysis (prepared August 2025)

Executive Summary

The Interest on Lawyers Account Fund of the State of New York (IOLA) annually prepares an economic impact analysis to show the cost savings and economic benefits of civil legal services in New York. This analysis relies on data collected from and reported by approximately 80 IOLA Grantees as well as relevant research to calculate the monetary value of certain categories of legal outcomes achieved in a given year.

In FY25, civil legal services in New York resulted in **\$5.47 billion in benefits and savings**. Of that total, \$2.45 billion is attributable to direct dollar savings and benefits to clients and their families, \$2.05 billion is the “Economic Multiplier Effect” – the economic stimulus of federal funds brought into the state – and \$975 million is cost savings to New York taxpayers. In FY25, for every one dollar invested in civil legal aid, New York State received a **\$5.84 return on investment**.

Importantly, these benefits are calculated using only *closed case* data in *certain categories* of legal services. For some services, the available data and/or social science research do not lend themselves to reliably calculating dollar benefits. This results in a conservative economic benefit and return on investment analysis.

Economic Impact Analysis

In FY25, civil legal services in New York resulted in **\$5.47 billion in benefits and savings**. Of that total, \$2.45 billion is attributable to direct dollar savings and benefits to clients and their families, \$2.05 billion is the “Economic Multiplier Effect” – the economic stimulus of federal funds brought into the state – and \$975 million is cost savings to New York taxpayers.

IOLA’s methodology is described below.



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Child and Spousal Support (\$39 million)

In 2025, IOLA Grantees closed 1,257 child and spousal support cases where clients obtained \$3.07 million in back awards and \$518,413 in monthly payments. Assuming a 9-year average duration of child and spousal support, as supported by research from a 2007 University of Miami study, the total net present value of this monthly payment stream is \$56 million. However, the U.S. Department of Health and Human Services reported in 2024 that, on average, only 66.67% of child support orders are collected. The discounted value of monthly payments, combined with the value of the back awards, brings the total value of the child and spousal support payments in 2025 to an estimated \$39 million.

Supplemental Security Income (SSI) and Social Security Disability Insurance (SSD) Funds (\$372.6 million)

A 2011 study by The Resource for Great Programs found an average success rate of 41% for limited representation SSI/SSD matters. Applying these percentages to the 4,295 total limited representation SSI/SSD cases closed by IOLA Grantees in FY25, yields an estimate of 1,761 limited representation successful cases that produced SSI benefits. Through both limited and extended representation cases closed in FY25, IOLA Grantees secured \$49.05 million in SSI/SSD back awards and \$32.35 million in SSI/SSD monthly benefits. Data from the Social Security Administration shows that SSI/SSD benefits last an average of 10 years. Applying this to the past 9 years of benefits secured by IOLA grantees, the 10-year federal benefit stream in 2025 is valued at \$372.6 million.

Medicaid Benefits (\$578 million)

A 2011 study by The Resource for Great Programs found an average success rate of 6% for limited representation Medicaid matters and 41% for limited representation SSI matters.¹ Applying these percentages to the 6,178 total limited representation Medicaid cases and the 2,559 total limited representation SSI cases closed by IOLA Grantees in FY25, yields an estimate of 2,379 limited representation successful cases that produced Medicaid benefits. Additionally, IOLA Grantees reported 5,174 extended representation cases where Medicaid benefits were successfully obtained or preserved, bringing the total number of successful limited and extended representation cases to 7,553. According to the Medicaid Budget and Expenditure System, the average annual Medicaid benefit in 2023 (the most recently available data) was \$12,012. Based on a 10-year average benefit duration reported by the Social Security Administration, IOLA projects total Medicaid case benefits at \$907 million. Of this, 64%—or \$578 million—represents federal funding brought into New York.

¹ Clients may obtain Medicaid directly or they may obtain it as result of securing SSI eligibility.

Other Federal Funds (\$107.2 million)

IOLA Grantees also secured Temporary Assistance to Needy Families (TANF), food stamps (SNAP), childcare assistance, federal unemployment payments, cash aid, and housing assistance for their clients. In 2025, Grantees secured a total of \$18.58 million in back awards for all these federal programs and \$88.66 million in monthly benefits (assuming a conservative average duration of 3 years for these benefits), for a total value of \$107.2 million.

Work Authorization and Citizenship for Immigrants (\$900.4 million)

In 2025, IOLA Grantees reported 11,685 cases where their clients obtained work authorization, such as via adjustments of legal status, U-visas, T-visas, VAWA self-petitions, and the DACA program. A 2019 study by the *Journal on Migration and Human Security* details the annual wage difference between naturalized immigrants, non-citizen legal immigrants, and undocumented immigrant workers and a 2022 study by the *Migration Policy Institute* summarizes the demographics of immigrants below 200% of the poverty line. Assuming a conservative 10-year impact from obtaining work authorization, the total estimated annual wage increase from obtaining work authorization in 2025 is valued at an inflation-adjusted \$309.4 million. The 2,587 clients who obtained citizenship can be expected to earn increased annual wages of \$591 million, resulting in a total estimated \$900.4 million in increased wages.

Economic Multiplier Effect (\$2.05 billion)

The total economic value of direct financial benefits received in New York State is \$1.06 billion. Once obtained by clients, these funds circulate through New York's economy as they are spent in local communities, providing economic stimulus that can be measured through the "Economic Multiplier Effect." Using the U.S. Department of Commerce's 2023 Economic Stimulus Regional Economic Multiplier Model, IOLA calculates that these funds created an additional economic benefit to New York State in FY25 totaling \$2.05 billion.

Savings from Housing Cases (\$122.6 million and \$1 billion)

Clients: A 2010 report by the U.S. Department of Housing and Urban Development found that each instance of an avoided foreclosure saved a family approximately \$15,135 (inflation adjusted to 2025 dollars), and a 2022 study by the National Bureau of Economic Research found that eviction resulted a decrease of \$5,028 from an individual's annual earnings (inflation adjusted to 2025 dollars) over a two-year period. The 1,670 cases IOLA Grantees closed where foreclosure was avoided thus saved clients a total of \$25.27 million, and the 19,360 cases where eviction was avoided from private housing saved clients \$97.34 million, for a total client savings value of \$122.6 million.

Taxpayers: The 2007 Report by the U.S. Congress Joint Economic Committee found that taxpayers save approximately \$28,992 (inflation-adjusted) for each of the 1,670 foreclosures

avoided in FY25. Additionally, when clients avoid eviction, they avoid entering the emergency shelter system. The State saves an annual average of \$66,993 (inflation-adjusted) for each of the 19,360 families who avoided a shelter stay in FY25, according to data from the 2025 NYC Mayor’s Management Report and 2011 Chief Judge’s Task Force to Expand Access to Civil Legal Services in New York. Combined, taxpayers saved an estimated \$1 billion in savings associated with housing cases closed in FY25.

Savings from the Prevention of Domestic Violence (\$36.5 million and \$14.3 million)

In 2025, IOLA Grantees reported 2,033 cases where clients successfully obtained an Order of Protection. Research by the University of Kentucky, the State Bar of Wisconsin, and the State Bar of California has shown that Orders of Protection result in lowered expenses and decreased rates of sexual assaults and rapes; these factors result in a total client savings of \$36.5 million. New York taxpayers save an additional \$14.3 million from the reduced need for further medical treatment, counseling, police protection, and other taxpayer costs associated with support given to victims of domestic violence.

Other Direct Dollar Benefits and Savings (\$110.4 million and \$167.6 million)

IOLA collects data on additional sources of direct dollar benefits and savings to clients outside of the above-mentioned categories. IOLA Grantees reported \$110.4 million in direct dollar benefits and \$167.6 million in direct dollar savings.

Return on Investment Analysis

In FY25, for every one dollar invested in civil legal aid, New York State received a **\$5.84 return on investment**. A return on investment (ROI) is a ratio—simply the benefit divided by the investment.

$$\text{Return on Investment} = \frac{\text{Benefit}}{\text{Investment}}$$

The return on investment in this instance requires us to consider the *adjusted* total investment in civil legal services and the *net* economic benefit to New York State.

To calculate the FY25 adjusted investment in civil legal services in New York State, IOLA totaled all revenue reported by its Grantees (\$987.5 million) and subtracted funds spent on work not included in the economic benefit analysis (\$72.5 million) and subtracted funds spent on fundraising and other non-program activities (\$115.2 million). With these adjustments, the denominator (the investment in civil legal services) is reduced to \$799.8 million.

The net economic benefit of civil legal services is the total economic benefit (\$5.47 billion) less the adjusted investment (\$799.8 million), or \$4.67 billion.

The resulting ratio of 4.67 billion divided by 799.8 million yields a **return of \$5.84 for every \$1 invested**.

$$\text{Return on Investment} = \frac{\$4.67 \text{ billion}}{\$799.8 \text{ million}} = \$5.84 \text{ per } \$1$$

FY25 vs FY24

In FY25, the return on investment in New York State from civil legal services (\$5.84 for every \$1) is lower than in FY24 (\$7.50 for every \$1). This shift is largely due to *increased investment* in civil legal services by government funders, including IOLA, the Office of Court Administration, other State funders, and the Federal Government. That is, the denominator increased.

The lower ROI in FY25 compared to FY24 reflects a lag between increased funding—particularly in response to the migrant crisis—and the realization of measurable outcomes. Because ROI is based on *closed cases*, the benefits of recent investments will only become apparent over time, especially in areas like immigration where cases take an increasing amount of time to close. Recent shifts in immigration policy, moreover, may further delay or reduce measurable returns. Additionally, grantees have reported using increased funding to support pay parity and recent collective bargaining agreements in the sector have included caps on attorney caseloads.

More investment in civil legal aid does not inevitably mean increased measurable outputs. In short, ROI figures provide important insight, but they capture only a portion of the broader impact civil legal services have on individuals and communities.

Interest on Lawyer Account Fund of the State of New York

Funding civil legal assistance for low-income New Yorkers since 1984

Remarks of Christine M. Fecko, Presented to the New York State Chief Judge’s Hearing on Civil Legal Services: Albany, New York (September 18, 2025).

Chief Judge Wilson, Chief Administrative Judge Zayas, Presiding Justices Renwick, LaSalle, Garry, and Whalen, and New York State Bar President Ms. Sweet,

Good afternoon. My name is Christine Fecko and I am the Executive Director of the New York State IOLA Fund and a member of the Permanent Commission on Access to Justice.

The IOLA Fund is a public fiduciary fund dedicated to supporting civil legal aid organizations across New York which we do primarily through general operating grants. Alongside our partners at the Office of Court Administration, in FY25, the IOLA and JCLS grant programs together provided nearly \$200 million in funding to over 90 nonprofit legal services providers. The legal services sector employs over 5,700 people and coordinates over 40,000 pro bono volunteers. In FY25 alone, IOLA-funded programs served over 1.1 million New Yorkers and closed over 330,000 cases.

I have been asked to present about the impact of federal funding cuts and program restrictions on the legal services community in New York and the people served by these organizations. In response to this request, I offer a clear message: recent and anticipated additional federal funding cuts and restrictions pose a serious threat to the civil legal services safety net in New York State. This moment requires urgency. The erosion of federal support for civil legal services threatens not only our sector – it threatens the bedrock principle of equal justice for all.

In their Fiscal Year 2025 reports to IOLA, our grantees disclosed receiving \$137 million in federal funding—representing 14% of all civil legal services funding in the state. This funding, from sources like the Legal Services Corporation (LSC), the Department of Justice, and the Department of Housing and Urban Development, supports more than 50 legal aid organizations that serve low-income New Yorkers.

These funds are critical. They sustain programs that help people secure the essentials of life: family safety, housing stability, access to education, disability services, employment rights, immigration relief, and public benefits. And they are now in jeopardy.

The Legal Services Corporation – the largest source of federal funding in New York and providing a total of \$34 million in FY25 – has been zeroed out in the President’s Executive

Budget. New York's LSC funded organizations provide a full range of legal services to low-income people in every county and, in FY25, collectively assisted over 450,000 New Yorkers with their legal problems. Any LSC cut would be devastating.

LSC itself has advised its grantees to expect, at a minimum, a 20% funding cut via the FY26 federal budget process. This would be a loss of \$6.8 million to New York and, according to LSC's data, would result in over 90,000 fewer New Yorkers, including over 16,000 fewer children, receiving legal assistance.

LSC, however, is but one piece of the federal funding puzzle. Funding from three federal agencies: the Department of Justice, Department of Health and Human Services, and the Department of Housing and Urban Development accounts for \$81.7 million—or nearly 60%—of the federal money supporting civil legal services in New York. Grant funding from five additional agencies: the IRS, Social Security Administration, Departments of Education, Treasury and Veterans Affairs account for another \$13.5 million.

The future of all this funding is entirely unclear. News of federal funding cuts is hazy and complicated by competing court injunctions and appeals. IOLA's understanding of the data, however, leads us to estimate that up to \$80 million in funding to New York civil legal services nonprofits is at significant risk of loss. The timing is also unclear. Some cuts have already happened, some are pending challenges in court, others are likely to come in the FY26 federal budget, and others may be felt in future years.

The primary way I arrive at the \$80 million number is by considering the federal agencies most likely to cut or eliminate funding. In addition to the potential cut to LSC, it is reasonable to expect the potential elimination of funding from the Departments of Justice, Health & Human Services, Treasury, Education, the Social Security Administration, and the IRS. Let me briefly touch on why I single out these federal funders.

- The Department of Justice has frozen \$3.8 billion in grants and cancelled \$811 million in previously awarded grants, affecting services for victims of domestic violence and other victims of crime. DOJ has also frozen \$34 million in its Legal Orientation Program, affecting immigration legal services.
- The Department of Health and Human Services grants largely support immigration, refugee resettlement, and legal services to people living with HIV or AIDS. The current federal administration has already deprioritized these issues and drastically reduced their funding, including the termination of \$370 million in funding for legal services for unaccompanied minors.
- The Social Security Administration supports legal assistance to people with disabilities and the elderly. Likewise, the Department of the Treasury provides pass-through funding to New York State that supports a wide array of grants that assist the neediest New

Yorkers. The recent targeting of other safety net programs like Medicaid and SNAP – and the open hostility recently demonstrated toward homeless populations in Washington DC – would suggest that these grants are at high risk.

- The IRS has had its operational budget slashed and the Department of Education may be wholly eliminated. For this reason, these federal agencies seem likely to drop their grant programs.

Where would this leave New York? Unfortunately, the programs I just detailed serve the most vulnerable among us: the elderly, those with disabilities, victims of violence, immigrants, and homeless New Yorkers.

Another way to consider federal cuts is to think about how they may be concentrated and undermine particular New York legal nonprofits. Looking at the data, there are 20 legal aid providers in New York that receive 20% or more of their funding from the federal government. To lose that much of your budget could pose an existential risk to those 20 organizations, which provide immigration services, domestic violence advocacy, disability support and general legal services throughout the state.

Looking more deeply at the organizational risk, we see nonprofit providers in Western New York and NYC at particular risk. Five large providers in Western New York receive between 20-27% of their funding from the federal government, which is a large regional concentration of federal support. NYC funding is at risk because the current administration has threatened to cut all federal funding to NYC because it is a sanctuary city. If that were to happen, 27 civil legal aid providers located in NYC could face significant cuts. We have already seen unilateral cuts to a particular location, for instance, when a political dispute led the current administration to suspend federal funding to the State of Maine.

It's impossible for anyone to predict the extent of federal cuts, or know which federal agencies will make cuts, when they will hit, and how they may fall along regional lines within New York. I can share a few recent specifics:

- \$425,000 in fair housing grants were suspended in Western New York.
- \$600,000 in refugee resettlement funding was eliminated in Central New York.
- AmeriCorps programs that employ dozens of people across New York State were abruptly terminated, leaving legal aid organizations scrambling to continue intake and outreach services.

These aren't just numbers. They represent evictions that could have been prevented, benefits that could have been restored, and families that could have remained safe and housed.

In addition to outright cuts, new federal restrictions are sowing fear and confusion among legal aid providers. Recent grant conditions issued by the Department of Justice and HUD prohibit the use of federal funds for a long list of activities such as: community engagement; research; diversity, equity, and inclusion (DEI) initiatives; issues classified as "social justice" problems; and programs seen as unsupportive of law enforcement or prioritizing immigrants.

In some cases, grants have been frozen simply because providers used words like "race" or "equity" in their reports. These grant conditions are expected to be adopted by additional federal funders beyond DOJ and HUD.

The chilling effect is real. In their efforts to comply and preserve remaining funding, providers are changing their community outreach and adjusting services – even at the expense of mission integrity.

Beyond the legal aid providers themselves, Executive Orders have rattled the pro bono model. For example, we have seen Executive Orders that punish law firms for representing clients disfavored by the current Administration and that broadly target the immigration bar. New York's large network of private law firm attorneys who routinely expand our ability to reach underserved populations is no longer reliable. In certain regions, in certain cases, pro bono has retreated.

Two recent federal actions are expected to exacerbate these trends:

1. An August 7 Executive Order now requires each federal agency to appoint a senior political appointee to approve all grant awards, ensuring alignment with "national interest" and requires that grant contracts permit immediate termination for convenience if the grant no longer advances agency priorities or national interest.
2. A bill was recently proposed – that the President supports – that would conduct a new federal census, removing non-citizens from the count. This would skew population data used to allocate grant funds. Cities like New York, Buffalo, and Albany and rural New York communities with sizable refugee and migrant farmworkers could lose millions in funding due to artificially deflated population metrics.

The situation is made worse by growing legal needs across the state. The passage of HR-1 on July 4 is expected to trigger waves of need over the next five years. Governor Hochul's office estimates that more than 2 million New Yorkers will lose health insurance coverage, and an additional 1.3 million will lose Medicaid coverage due to new eligibility and verification hurdles.

An estimated 300,000 New York households are projected to lose all or part of their SNAP benefits.

When people lose essential benefits or face confusing new rules, they turn to legal aid. But they will now be met by organizations that are understaffed, underfunded, and overwhelmed.

When federal support falters, state support will be more critical than ever. IOLA remains steadfast in its commitment. We recently awarded \$561.5 million in 5-year general operating grants. This important investment includes built-in increases for providers over the next 5 years. Many of our grantees have reported that these increases will help in achieving pay parity, which is key to stabilizing the legal services workforce in New York. While this support is timely, increased IOLA funding has already been budgeted by our providers. Our funding will not fill the gaps left by federal cuts. This is yet another reason why continued investment in civil legal services is vital.

Moreover, state dollars alone cannot backfill the scale of federal disinvestment we are seeing. Without action, thousands more New Yorkers – low-income families, seniors, people with disabilities, veterans, and immigrants – will be locked out of the legal system.

We must meet this moment with ingenuity. IOLA is doing just that through its Justice Infrastructure Project, which boldly seeks to ensure that every New Yorker with a legal problem has clear and timely access to high quality legal information, advice, or representation. Over the past 18 months, IOLA has worked with New York legal services organizations, community-based organizations, national experts, and other stakeholders to identify ways to achieve this goal. Through an iterative process, IOLA has honed its vision to develop (1) a statewide support function for legal services organizations and (2) enhanced legal information and referral for the public. IOLA views these two new functions as increasing coordination among providers, closing service delivery gaps, and leveraging technology to ensure broad access to timely and trustworthy legal information.

The Justice Infrastructure Project is an example of how government can invest to make services more effective and reach more people. With the expectation of decreasing resources upon us, efficiency is important. With its goal of statewide support, the Project seeks to increase effectiveness and resilience of our nonprofit legal aid organizations, which are best able to deploy resources to assist our most vulnerable neighbors.

I believe IOLA and OCA share in this goal: a resilient civil legal system that serves all in need. I look forward to our continued work together in pursuit of this goal.

Thank you for your time and for your ongoing commitment to justice for all New Yorkers.

Interest on Lawyer Account Fund of the State of New York

Funding civil legal assistance for low-income New Yorkers since 1984

Remarks of Christine M. Fecko, Executive Director, IOLA Fund of the State of NY

Presented at a Virtual Public Hearing Convened by the New York State Bar Association on the Topic of the *Social, Practical and Legal Challenges In Current Immigration Law and Enforcement*

November 13, 2025

New York State Bar President Kathleen Sweet; Karin Anderson Ponzer, Chair of the State Bar Committee on Immigration Representation and Coordinator of the State Bar's Immigration Working Group, Members of the Immigration Representation Committee and Immigration Working Group; and all leaders of the State Bar, good afternoon and thank you for the opportunity to testify today.

I'm Christine Fecko, Executive Director of the Interest on Lawyer Account Fund of the State of New York, commonly known as IOLA or the IOLA Fund. I am also a member of the State Bar's President's Committee on Access to Justice, the State Bar's Committee on Legal Aid, and the New York State Permanent Commission on Access to Justice.

IOLA is a public fiduciary fund dedicated to supporting civil legal aid organizations across New York, which we do primarily through general operating grants. IOLA currently supports 87 nonprofit civil legal aid providers. In FY25, the IOLA Fund distributed over \$60 million in general operating support, which is expected to grow to over \$77 million in FY26 and \$95 million in FY27. The New York legal services sector employs over 5,700 people and coordinates over 40,000 pro bono volunteers. In FY25 alone, IOLA-funded programs

served over 1.1 million New Yorkers and closed over 330,000 cases from housing and family safety to immigration, consumer protection, and public benefits.

Today, I want to focus on immigration legal services, an area where the stakes are especially high, and the risks are growing.

I intend to speak on three points:

- First, I want to describe and provide data on immigration legal services in NY;
- Second, I want to share some data and observations about the impact of federal funding cuts and restrictions on immigration legal services in New York; and
- Third, I want to lift up the efforts of front-line immigration advocates.

First, allow me to describe the immigration legal services landscape. In FY25, fifty-four IOLA grantee organizations provided immigration legal services and, in total, closed over 67,000 immigration cases, benefiting nearly 140,000 individuals.

The data we've collected from FY25 shows the breadth of legal needs facing immigrant communities. Let me break down the 67,000 case number.

This work included over 2,500 immigrants obtaining citizenship. In more than 9,000 cases, IOLA grantees secured an adjustment of status or nonimmigrant status, which includes asylee and refugee cases, cases under the Special Immigrant Juvenile program, cases under VAWA, DACA, and TPS, cases obtaining T and U visas for trafficking and crime victims, and others. In nearly 7,000 cases, employment authorization was secured without

other relief. Pausing here, I'd like to note that services I've just described – which amounts to just over 18,000 cases – resulted in clients having the ability to work legally in New York.

Coming back to the total work from FY25, there were also nearly 1,300 cases where IOLA grantees successfully cancelled a removal, administratively closed an EOIR proceeding, or secured a release from detention by Immigration and Customs Enforcement, or ICE.

Notably, the release from ICE detention is often for survivors of domestic violence or individuals with medical vulnerabilities.

IOLA grantees also completed 1,500 full immigration screenings which determined that the client did not have any available immigration relief – a conclusion offered by reputable legal services attorneys that likely prevented desperate clients from paying fraudsters that prey on vulnerable communities.

Finally, because IOLA grantees do not have the necessary staffing to provide full representation to all of the clients who make it to their doors, in over 46,000 cases, they provided extended advocacy, brief advice, and other services – which is especially important for those with no immediate relief or other options.

The consequences of this work are not just legal; they are economic. IOLA annually conducts an economic impact analysis of the cost savings and financial benefits of civil legal services in New York State, relying on data reported by IOLA grantees and relevant research to calculate the monetary value of legal outcomes achieved each year. According to IOLA's FY25 economic impact report, immigration legal services in New York State generated over \$900 million in financial benefits, virtually all of which is due to clients

receiving increased wages from attaining citizenship and work authorization – from those 18,000 cases I mentioned earlier. Being able to work legally means higher wages for clients and their families, often allowing them to lift themselves out of poverty and pursue the American Dream. Higher wages also mean higher tax collections for the State of New York and more money being spent in local communities on food, housing, clothing, and school supplies. For these reasons, the outcomes from the effort of the civil legal aid community are not just legal victories; they are lifelines for families, workers, and communities.

And these lifelines are under threat, which brings me to point number two: federal funding cuts and restrictions will have a profound impact on legal services delivery in New York.

In FY25, IOLA grantees received \$137 million in federal support, including \$34 million from the Legal Services Corporation (LSC), now slated for total elimination in the President's Executive Budget. Twenty legal aid organizations in New York rely on federal funding for more than 20% of their budgets. Providers in Western New York and New York City are at particular risk from the loss of federal funding. Western New York has a high concentration of federal funding with five large nonprofit providers receiving up to 27% of their funding from federal sources. In New York City, 27 providers face uncertainty due to federal threats tied to sanctuary city status, which could eliminate all federal dollars.

With respect to immigration legal services, federal funding supports a wide range of services, including:

- Know-Your-Rights trainings and community education
- Representation in deportation proceedings

- Adjustment of status (family-based, asylum, refugee, SIJS, VAWA)
- Work authorization and employment-based relief
- Defense against ICE detention and removal
- Litigation against unlawful detentions and retaliation

Cuts from the U.S. Departments of Justice (DOJ), Health and Human Services (HHS), and Housing and Urban Development (HUD) are already impacting refugee resettlement, domestic violence advocacy, and asylum defense.

News of federal funding cuts is hazy and complicated by competing court injunctions and appeals. IOLA's understanding of the data, however, leads us to estimate that, of the \$137 million, up to \$80 million in funding to New York civil legal services nonprofits – at least \$20 million of which supports immigration legal services – is at significant risk of loss, leaving tens of thousands without representation. The timing of these cuts is unclear. Some cuts have already happened, some are pending challenges in court, others are likely to come in the FY26 federal budget, and others may be felt in future years.

IOLA has committed over \$560 million in general operating support over the next five years, but more is needed to address the large and growing demand and we cannot replace the scale or stability of the federal investment. IOLA strongly supports guaranteed legal counsel for immigrants facing deportation and expanded statewide immigration defense infrastructure.

In addition to reduced funding, recent months have seen sweeping changes in federal immigration policy, including intensified enforcement in public spaces and the termination of

programs that provided lawful status and work authorization. Moreover, grantees report that restrictive federal immigration policies have eroded their pro bono partnerships and reduced the capacity of clinic models to serve as many clients as before. These shifts reverberate across civic, religious, and health care organizations, raising urgent questions for state and local officials, employers, and the attorneys who advise them.

Finally, point 3, I want to lift up and thank the front-line legal staff. The work I've described reflects not just legal complexity, but human urgency. As I'm sure you will hear more about later today, legal service providers are literally on the front line. IOLA grantees accompany clients to court, ICE check-ins, and detention hearings—often putting themselves at risk of arrest or physical harm—in an effort to prevent wrongful detention. They are bearing witness to the trauma experienced by clients ripped away from their children, detained without cause, and deported in the middle of legal proceedings. These scenes – the videos of families separated in real time that the public sees on the news and in social media – they haunt the attorneys and advocates that make up the nonprofit sector.

And yet, these providers persist. IOLA's grantees have moved community sessions and Know-Your-Rights trainings online to protect client privacy. They are bringing class action and other impact litigation to challenge illegal and unconstitutional conduct—Latino Justice was just in the news this week with a huge victory, holding Suffolk County accountable for its wrongful detention and medical neglect of immigrants in its custody. Every day, in small and large ways, IOLA grantees continue to show up, hold space, and fight back.

I want to thank everyone doing this work. IOLA is committed to supporting not only the legal outcomes but the emotional resilience of the sector. The speakers who follow me

today reflect the breadth of response required. They lead with evidence, equity, and resolve and are among the best of New York's legal profession.

I urge the State Bar to support expanded state funding for immigration-related legal services, the integration of legal aid into public safety and justice planning, and the promotion of interagency coordination.

Civil legal services are a vital safeguard to the integrity of our justice system and the well-being of immigrant families. IOLA stands ready to partner in building an evidence-based response to the legal, social, and economic challenges posed by current immigration enforcement.

Thank you for your time and for your ongoing commitment to justice for all New Yorkers.

Justice Infrastructure Readiness Grants

2025

Justice Infrastructure Readiness Grants

At its March 20, 2025 meeting, the IOLA Board approved “Justice Infrastructure Project Readiness Grants” to enhance grantees’ ability to participate in the initiatives and collaborations related to the Justice Infrastructure Project’s objectives (Statewide Support for Legal Services Organizations and Legal Information and Referral for the Public).

IOLA Grantees used the funding to make a variety of technological and process improvements. Many Grantees devoted grant resources to multiple projects. Grantees reported:



making upgrades to their **case management systems** (40+)



making investments in their **intake** processes (20+)



conducting **cybersecurity and/or technology audits** (15+)



investing in **AI tools** (15+)



developing **internal policies** (10+)



making upgrades to their **document and knowledge management** tools and processes (5+)



developing **technologies around legal resources** (5+)

The following report highlights noteworthy projects that were supported with JIP Readiness Grant funds. These projects will position legal services providers to securely and efficiently collaborate in JIP initiatives that increase access to justice in New York State.

Legal Services NYC

Civil Legal Services Grantee | IOLA Unit 1 (NYC) | 698.54 FTE

Services: Provides legal assistance on matters relating to housing, immigration, community economic development, public benefits, intimate partner violence, education, employment, disability, pension benefits, bankruptcy and consumer, tax, and discrimination.

Legal Services NYC (LSNYC) utilized its Justice Infrastructure Project Readiness Grant to support the final technical development phase and organization-wide rollout of LSNYC's [award-winning Knowledge Management system](#). This Knowledge Management system is, to our knowledge, the first comprehensive KM system deployed in a nonprofit legal setting.

The final development phase included quality control and testing of the system, feature additions and change orders to align the system's functions with LSNYC's internal legal and administrative workflows, and training for all 700 of LSNYC's staff members. After just over two weeks of organization-wide use, the system has over 1,000 knowledge entries with more added, searched for, and used each day across the five boroughs, LSNYC's practice areas, and administrative functions.

The Knowledge Management platform was designed to be flexible, replicable, and easily modified to support a variety of use cases. LSNYC reports that the system may be duplicated and modified to function as an information hub between legal services organizations to share real-time capacity information, KYR materials, and other communication. LSNYC has generously offered to share its platform with other legal services providers and explore the intra-organizational information sharing possibilities as the Justice Infrastructure Project continues.



In 2024, Legal Services NYC's Knowledge Management System won the *LexPrize* award, which celebrates groundbreaking advancements in knowledge management and innovate within the legal industry.

Immigrant Advocates Response Collaborative (I-ARC)

Administration of Justice Grantee | Statewide Services | 10.50 FTE

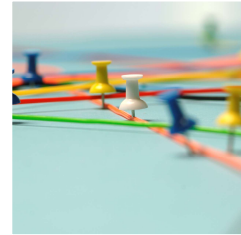
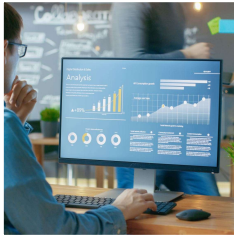
Services: Facilities training, support, and collaboration among New York State immigration legal service providers.

Justice Infrastructure Readiness Grant funds directly supported several internal projects at I-ARC aimed at improving their cybersecurity and data collection practices. With this grant funding, I-ARC:



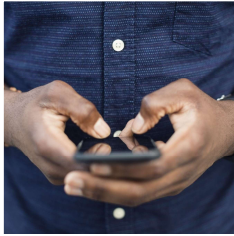
Conducted a full-scale technology and cybersecurity audit, which led to the identification and mitigation of vulnerabilities.

Purchased a secure, cloud-based CRM to consolidate client data and streamline communications and reporting.



Joined NGO-ISAC (Information Sharing and Analysis Center), a trusted peer network that provides cybersecurity coaching, threat intelligence, and more.

Acquired and configured Nextiva, a cloud-based communications Platform which offers end-to-end encryption to enable staff to handle sensitive information. This will support the development of crisis helplines.



Subscribed to ChatGPT Teams to assist with data collection and analysis.

Legal Services of Central New York

Civil Legal Services Grantee | IOLA Unit 5 (Mid-New York) | 67 FTE

Services: Provides legal assistance on matters relating to housing, consumer debt, benefits, employment, health, re-entry, education, and community justice.

Justice Infrastructure Project Grant funding supported Legal Services of Central New York's (LSCNY) Process Automation and Efficiency Plan. The plan aims to enhance legal aid service delivery through integrated technology solutions. By leveraging tools like LegalServer, SharePoint, Power Automate, and Copilot, LSCNY will streamline workflows, improve client intake, and ensure a more efficient response to legal needs.



While implementation of the Plan is ongoing, the LSCNY team has already built out intake efficiencies, streamlined workflows, refreshed its online intake form for better user experience, and replaced outdated manual systems with automations. LSCNY is well positioned to move forward with future improvements, including the use of AI tools and expanded client portals. These efficiencies will lead to better client access and experience.

Hudson Valley Justice Center

Civil Legal Services Grantee | IOLA Unit 3 (Hudson Valley) | 40 FTE

Services: Provides legal assistance on matters relating to housing, immigration, domestic violence, family law, and consumer debt.

Justice Infrastructure Readiness Grant funding enabled HVJC to significantly improve how it serves the community by strengthening the HVJC intake processes, upgrading communication tools, and enhancing office accessibility and safety.

HVJC used JIP funding to add texting capabilities to its existing phone system. Many of the individuals HVJC serves are unfamiliar and uncomfortable with email or online portals, but can use text-based apps effectively. With text-based communication, clients can send essential documents and images in real time, which speeds up the intake process and allows staff to respond more quickly to urgent matters.



HVJC also purchased safety notification features, which allows staff to immediately alert other staff members and clients of safety concerns.

HVJC's intake process has become more streamlined through further expansion of its phone system's capabilities. It implemented a switchboard-style model, allowing clients to be directed to available, dedicated intake staff immediately, with fewer missed connections and returned calls. The updated system includes enhanced reporting features, such as weekly reports on call volume and unanswered calls. These reports help staff adjust intake schedules to reduce the number of missed calls and improve responsiveness to client inquiries.

Additionally, HVJC continued to enhance its case management system. This work includes the integration of online intake forms through our website, the development of customized reporting pages, and the addition of new case management features to support more efficient operations.

Lastly, as part of its commitment to accessibility, HVJC used JIP grant funds to partner with Translate Live to introduce real-time, AI-powered translation services for its clients at Know Your Rights Events. Staff is in the process of training on use of the platform, enabling HVJC to better support clients with limited English proficiency and reduce communication barriers.

Interest on Lawyer Account Fund of the State of New York

Meeting of Trustees
New York, New York
December 3, 2025

Report of the Director of Administration

Activities since the last meeting of the Trustees on September 17, 2025:

IOLA Staffing

1) Hiring

- a) IOLA onboarded the following staff members:
 - i) **Delfo Saco Mizhquiri**, Procurement Specialist (new position)
 - ii) **Maylene Thurton**, Government Affairs Coordinator (new position)
 - iii) **Masa Takada**, Banking Specialist (filled vacancy)
- b) IOLA has started the hiring process to fill the vacant Deputy Director of Programs position. Initial interviews are happening this week, with hopes to fill the position around the start of the New Year.
- c) IOLA recommends expanding the job description of the remaining vacancy, which was initially conceived of as primarily an audit role and titled **Audit Specialist**. IOLA intends this position to now include bookkeeping, financial reporting, and auditing, which is more in line with IOLA's current needs. We propose adjusting the job title to **Budget Analyst**, which more aligns with State job titles and more fully encompasses the new job description.

In addition, the **Banking Specialist** position has a legacy title of **Data Entry Specialist** in the payroll system, which should be corrected to reflect the functional title and job duties.

Resolution: IOLA has prepared a resolution to make two job title adjustments. Board approval of titles is important for recordkeeping and payroll processing.

- i) Audit Specialist to Budget Analyst and
 - ii) Data Entry Specialist to Banking Specialist.
- d) See IOLA's updated organization chart and new staff bios, enclosed.

2) **Staff Training**

- a) Select staff attended the Office of the State Comptroller's Fall Conference sessions virtually in early October. Sessions focused on procurement, contracting, and financial operations.
- b) General Counsel, Licha Nyiendo, and I attended the two-day Joint IOLTA Conference in Atlanta, Georgia from October 14-17. This conference was a component of the ABA Forum on Building Access to Justice. I presented about IOLA's Economic Impact Analysis in a breakout session. I attended multiple panel discussions on improving grantmaking, messaging and advocacy to partners and stakeholders, and use of AI.
- c) Deputy Director of Administration, Jessica Reyes, and I attended an Agency Security Administrator training in Albany on October 30.
- d) IOLA held an all-staff orientation on November 6.
- e) All Staff received annual anti-discrimination training on November 12.

IOLA Operations

1) **Office Move**

IOLA is preparing for the office move in early January. The administrative team is coordinating with movers, our IT provider, utilities, and other vendors to ensure a smooth transition.

2) **New York State Office of Information Technology Services (ITS)**

IOLA has been in close communication with the New York State Office of Information Technology Services (or ITS) about switching our IT management. We are currently managed by an outside vendor but believe that more comprehensive service and security can be offered by ITS. IOLA expects to have projected costs (both one-time and annual) and a project plan, including a timeline, by the next Board meeting.

3) **Social Media**

IOLA staff are developing a Social Media Policy and Plan.

4) **Procurement**

IOLA's administrative team has engaged in the following procurement-related activities:

- a) Assisted with the Training Center Grant RFP
- b) Addressed procurement needs related to the office move
- c) Researched procurement rules on grant-related issues, and
- d) Provided research and recommendations on using NYS Preferred Sources.

Financial Report

- 1) As of October 31, 2025, IOLA's Fund Balance is **\$671,622,053**.
- 2) As detailed in the following variance report, for Fiscal Year 2026, IOLA currently projects total administrative expenses of **\$2,734,159** and **\$77,500,000** in total grant expenses.

IOLA Fund of the State of New York

Variance Report

(as of October 31, 2025)

| | FY 2026 Enacted Budget (Appropriation) | FY 2026 Available Cash (4.1.25 - 3.31.26) | YTD Actuals (thru 10.31) | Projected (11.1.25 - 3.31.26) | Projected FY26 Totals | Variance (Available Cash - Projected Totals) |
|---|--|---|-----------------------------|----------------------------------|--------------------------|--|
| STATE OPERATIONS TOTAL | \$ 3,360,000 | \$ 2,834,000 | \$ 1,592,404 | \$ 1,141,755 | \$ 2,734,159 | \$ 99,841 |
| Personal Service | \$ 1,215,000 | \$ 1,135,000 | \$ 517,418 | \$ 538,082 | \$ 1,055,500 | \$ 79,500 |
| Non-Personal Service | \$ 1,315,000 | \$ 901,000 | \$ 746,548 | \$ 262,476 | \$ 1,009,023 | \$ (108,023) |
| Supplies and Materials | \$ 10,000 | \$ 10,000 | \$ 20,834 | \$ 5,351 | \$ 26,185 | \$ (16,185) |
| Travel | \$ 10,000 | \$ 10,000 | \$ 9,608 | \$ 14,693 | \$ 24,301 | \$ (14,301) |
| Contractual Services | \$ 1,285,000 | \$ 871,000 | \$ 714,376 | \$ 237,432 | \$ 951,807 | \$ (80,807) |
| Rental Property | | | \$ 186,965 | \$ 39,195 | \$ 226,160 | |
| Justice Infrastructure Project | | | \$ 467,855 | \$ 111,586 | \$ 579,441 | |
| Data Management & IT Services (banking, database, website, grant management) | | | \$ 37,130 | \$ 57,130 | \$ 94,260 | |
| Record Storage | | | \$ 7,688 | \$ 6,120 | \$ 13,808 | |
| Office Services | | | \$ 8,418 | \$ 6,600 | \$ 15,018 | |
| Other Projects | | | \$ 6,319 | \$ 16,800 | \$ 23,119 | |
| Equipment | \$ 10,000 | \$ 10,000 | \$ 1,730 | \$ 5,000 | \$ 6,730 | \$ 3,270 |
| IC and GSC | \$ 830,000 | \$ 798,000 | \$ 328,438 | \$ 341,198 | \$ 669,636 | \$ 128,364 |
| Fringe | \$ 792,000 | \$ 766,000 | \$ 312,122 | \$ 324,248 | \$ 636,370 | \$ 129,630 |
| Indirect Costs | \$ 38,000 | \$ 32,000 | \$ 16,316 | \$ 16,950 | \$ 33,266 | \$ (1,266) |

| | | | | | | |
|---|---------------|---------------|---------------|---------------|---------------|------|
| AID TO LOCALITIES - GRANTS TOTAL | \$ 77,500,000 | \$ 77,500,000 | \$ 55,339,021 | \$ 22,160,979 | \$ 77,500,000 | \$ - |
| FY 26-30 Grant Contracts | | | \$ 54,684,607 | \$ 21,910,979 | \$ 76,595,586 | |
| JIP Grant Projects | | | \$ 654,414 | \$ 250,000 | \$ 904,414 | |

Notes

Personal Services, Fringe, & Indirect Costs: PS & Fringe Projections include the following vacancy savings: Auditor (9mo), Government Affairs (6mo), Procurement Specialist (6mo), Bank Specliast (2mo), Director of Administration (2mo), Deputy Director of Programs (2.5mo), Fringe (60.26%), and Indirect Costs (3.15%)

Travel: Projections include Board travel, NAIP IOLTA conference, ITC Conference, Stanford AI Conference, grantee site visits, and Albany visits

Supplies and Materials: Appears over budget due to certain prior credit card expenses being missclassified here rather than in Office Services. SFS has limitations on reclassifying reconciled credit card entries. All future credit card charges will be classified correctly.

Rental Property: Assumption is we are in 11 E 44th thru January 31. Rent at Graybar is abated for the first 10 months of the contract. IOLA expects no rental payments to Graybar in FY26.

Contractual Services - Justice Infrastructure Project: YTD total includes \$355,000 total of carryover from FY25.

Office Services: Costs for expected move are still TBD. Projection includes \$30,000 estimate.

Other Projects: Includes staff training and stakeholder engagement.

Aid to Localities - JIP Grant Projects: The JIP Grants include travel stipends for grantees to attend the JIP Summit and for grantee participation in Consulting Groups. IOLA projects the Training Center contract to begin January 1.

Interest on Lawyer Account Fund of the State of New York

Funding civil legal assistance for low-income New Yorkers since 1984

MEMORANDUM

DATE: October 27, 2025

TO: IOLA Board of Trustees
IOLA Fund Staff

FROM: Christine Fecko, Executive Director

RE: Welcome New IOLA Fund Staff

With immense pride and excitement, I welcome the following newly hired or promoted colleagues to the IOLA Fund. We are grateful for both their skills and tremendous dedication to advancing IOLA's mission to expand access to justice across New York State.



Colleen Finan Fehringer serves as the Director of Administration at the IOLA Fund of the State of New York. Ms. Fehringer joined IOLA in 2016 as its inaugural Grants Manager and went on to become IOLA's Deputy Director of Programs. In these roles, she led the modernization of IOLA's grantmaking processes and improvements to the grantee experience.

Prior to IOLA, Ms. Fehringer worked for an IOLA grantee, Pro Bono Partnership, and one of her first jobs after college was with a legal services provider in Massachusetts, an LSC grantee. Ms. Fehringer is an active member of the National Association of IOLTA Programs (NAIP) where she has forged strong connections to the national IOLTA community.

Ms. Fehringer earned a BS degree from Roger Williams University and a Master of Public Administration from Suffolk University.

IOLA

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Maylene Thurton serves as the Government Affairs Coordinator of the IOLA Fund of the State of New York, where she leverages over a decade of experience in legislative strategy, government operations, and community engagement.

Ms. Thurton previously served as Chief of Staff in both the New York State Assembly and Senate, advancing policy priorities and building cross-sector partnerships. Prior to joining IOLA, Ms. Thurton led outreach initiatives for the New York Council on Problem Gambling in Kings County and consulted with the CUNY Institute for State and Local Governance to support emerging civic leaders.

Ms. Thurton holds a degree in Psychology from St. John's University and is dedicated to expanding access to justice and strengthening New York's legal services infrastructure.



Masafumi Takada serves as the Banking Specialist at the IOLA Fund of the State of New York. He is a seasoned financial professional with over three decades of experience in global capital markets, risk management, and financial analysis.

Before joining IOLA, Mr. Takada held a data analysis and reporting role at the NYC Department for the Aging, where he supported citywide service evaluation and program oversight through advanced data reconciliation and demographic analysis. Previously, he served as Senior Risk Manager at Triton Capital, overseeing financial risk management, including foreign exchange and cryptocurrency. He also held leadership roles at BNP Paribas Securities, Barclays Capital, and MUFG, where he managed trading operations for G10 currencies. Mr. Takada began his career at JPMorgan as a currency trader.

Mr. Takada earned his Master of Business Administration from the Stern School of Business at New York University and holds a BA in Economics from Keio University in Tokyo.



Delfo Saco Mizhquiri serves as the Procurement Specialist of the IOLA Fund of the State of New York, bringing over twelve years of experience in government procurement.

Originally from Ecuador, Mr. Saco Mizhquiri proudly served in the United States Navy prior to beginning his public service career. He started at the Department of Veterans Affairs as a Program Support Assistant for the New York

Harbor Healthcare System and later advanced to Contract Specialist at the James J. Peters VA Medical Center in the Bronx. In 2022, he joined the National Institutes of Health, where he served as a Senior Contracting Officer managing complex, multi-year acquisitions supporting biomedical research initiatives.

Mr. Saco Mizhquiri earned a Master of Public Administration from Long Island University.



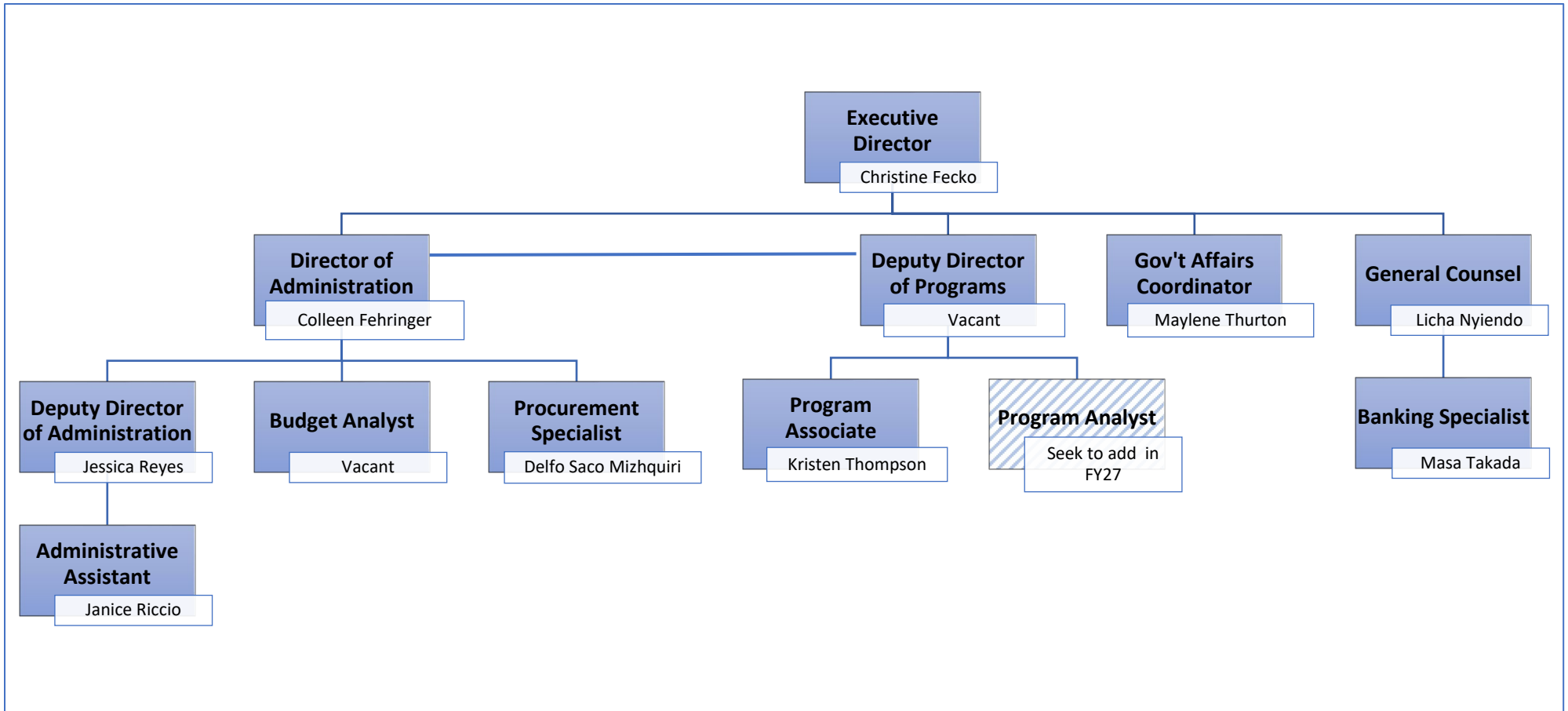
Janice Riccio serves as Administrative Assistant of the IOLA Fund of the State of New York, where she supports its operations and program administration.

With over five years of administrative experience in nonprofit and academic settings, including roles at SUNY Purchase and the Vanderbilt YMCA, Ms. Riccio brings strong organizational skills and a creative background in the arts to her work.

Born and raised in New York City in both the Bronx and Manhattan's Chinatown, and of Filipino, Italian, and Puerto Rican heritage, she brings a personal understanding of the diverse communities IOLA's grantees serve.

Ms. Riccio holds a BFA in Printmaking from Purchase College and is a graduate of Fiorello H. LaGuardia High School of Music & Art.

IOLA Fund of the State of New York Organizational Chart



**MEETING OF THE BOARD OF TRUSTEES
OF THE IOLA FUND OF NEW YORK
December 3, 2025**

RESOLUTION

WHEREAS, the IOLA Board of Trustees recognizes that the current job title of **Data Entry Specialist** does not accurately reflect the scope and responsibilities of the position, which include but are not limited to, managing and reconciling bank remittances, analyzing bank revenue for compliance with approved interest rates, and ensuring compliance with IOLA Fund banking policies; and

WHEREAS, the Board has determined that the title **Banking Specialist** more appropriately describes the duties and functions, as described above, to be performed by an employee in this role; and

WHEREAS, the Board of Trustees recognizes that the current job title of **Audit Specialist** does not accurately reflect the scope and responsibilities of the position, which in addition to performing audits of grant contracts, also includes broader fiscal responsibilities for the agency, which include but are not limited to, assisting in managing and tracking agency-wide budget and cash flow, assisting in the preparation of agency budget requests, and preparing drafts of budget estimates and justifications; and

WHEREAS, the Board has determined that the title **Budget Analyst** more appropriately describes the duties and functions, as described above, to be performed by an employee in this role; and

THEREFORE, BE IT RESOLVED, that the job title **Data Entry Specialist** is hereby changed to **Banking Specialist**, effective immediately; and

BE IT FURTHER RESOLVED, that the job title **Audit Specialist** is hereby changed to **Budget Analyst**, effective immediately; and

BE IT FURTHER RESOLVED that pursuant to 21 NYCRR Part 7000.5(a)(11) and (b)(4), the Board delegates to the Executive Director and otherwise authorizes the IOLA Staff, to take all actions consistent with this Resolution so as to fulfill the purpose of the Fund and its effective administration.

Motion by: _____

Seconded by: _____

Vote: Yea ___ Nay ___ Abstain ___

Vote Recorded by: _____

Licha M. Nyiendo
General Counsel

New York, New York
December 3, 2025

Interest on Lawyer Account Fund of the State of New York

Meeting of Trustees
New York, New York
December 3, 2025

Report of General Counsel

Activities since the last meeting of the Trustees on September 17, 2025:

Grantee Matters

- 1) Reviewed and evaluated three grant applications submitted by the October 30 deadline for the Training Center RFP. (November).
- 2) Engaged in discussions with counterpart IOLTA programs, advocacy groups, and other stakeholders regarding changing federal funding landscape for nonprofits. (Ongoing).

Attorney and Bar Association Matters

- 1) Attended the one-day IOLTA 101 pre-conference for new IOLTA Staff and along with Colleen Finan Fehringer, attended the subsequent two-day Joint IOLTA Conference, both of which were held in Atlanta, Georgia. These conferences were components of the ABA Forum on Building Access to Justice. Attended multiple panel discussions on improving banking compliance, messaging and advocacy to partners and stakeholders, and use of AI. (October 14-17).
- 2) Attended meeting of NYC Bar Association's Pro Bono and Legal Services Committee. (Nov 13).
- 3) Attended meeting of NYC Bar Association's PBLS Legislative Subcommittee. (Oct 10).
- 4) Attended Immigration Rights Funder Working Group Meetings. (October 1 and 15).
- 5) Respond to numerous phone calls and emails from attorneys, clients, and other interested parties regarding administration of IOLA accounts. (Ongoing).

Legal Matters

- 1) Revising and updating IOLA's employee handbook. (Ongoing).

- 2) Completed negotiations for the lease for new office space with prospective landlord, collaborating with state partners for guidance, as appropriate. (September).
- 3) We are working with our state agency counterparts to obtain the necessary approvals for the lease of new office space. (Ongoing).
- 4) Engaged in office move preparations with prospective landlord and IOLA staff. (Ongoing).
- 5) Completed negotiations regarding Assignment of current lease and the terms of an anticipated Holdover with new landlord who recently acquired our office building. Preparing Assignment contract to be submitted to our state counterparts for approval. (Ongoing).

Ethics Matters

- 1) Organized annual EEO Anti-Discrimination training to IOLA Staff conducted by OER. Created and delivered supplemental training to Staff on select EEO topics. (November 12).
- 2) Continue to oversee compliance of new employees' completion of the Comprehensive Ethics Training Course (CETC). (Sept – October).
- 3) Oversaw compliance of filing of Financial Disclosure Statement (FDS) for newly eligible employee. (September).
- 4) Advise employees and Trustees on ethics and legal matters relating to gift restrictions, honorarium restrictions, and conflicts of interest, as they arise. (Ongoing).
- 5) Research on IOLA regulations concerning recusal of Trustees under 21 NYCRR Part 7000.6. Pursuant to a review of the IOLA regulations, Public Officers Law §§ 73 and 74, relevant ethics advisory opinions, and discussion with COELIG, going forward IOLA will limit the recusal period of a Trustee who has a past affiliation with a grant applicant to two years of that affiliation. Any affiliation outside of the two-year period will be reviewed on a case-by-case basis for recusal. (November).

Banking Compliance and Revenue

- 1) We restructured the banking team and going forward I will oversee all banking functions, including compliance, and directly supervise the Banking Specialist. (Ongoing).
- 2) In October, we hired a new Banking Specialist, Masa Takada, to replace our prior Banking Specialist who retired. Masa is a seasoned financial professional and brings

with him 30 years of banking experience overseeing financial risk management, including foreign exchange and cryptocurrency. (October).

- 3) Engage with NAIP consultant regarding ongoing banking database review and improvement project involving multiple jurisdictions. (Ongoing).
- 4) The Federal Reserve announced on October 30 that it was lowering the Federal Funds Target Rate by 25 bases points to 3.75% - 4.00%. Thus, effective November 1, the Safe Harbor rate became 2.4%. (October – November).
- 5) Due to the recent reduction in the FFTR, we have received a handful of requests from banks who have elected to pay the comparable rate seeking approval to lower their IOLA rates. (Ongoing).
- 6) Monitored one bank merger (Ongoing).
- 7) Respond to numerous phone calls and emails from bank representatives regarding compliance inquiries. (Ongoing).
- 8) With respect to our Banking revenue report, going forward we intend to revamp the report to include revenue projections. (Ongoing).

IOLA Fund of the State of New York
Monthly Bank Overview (August 2025)

Summary

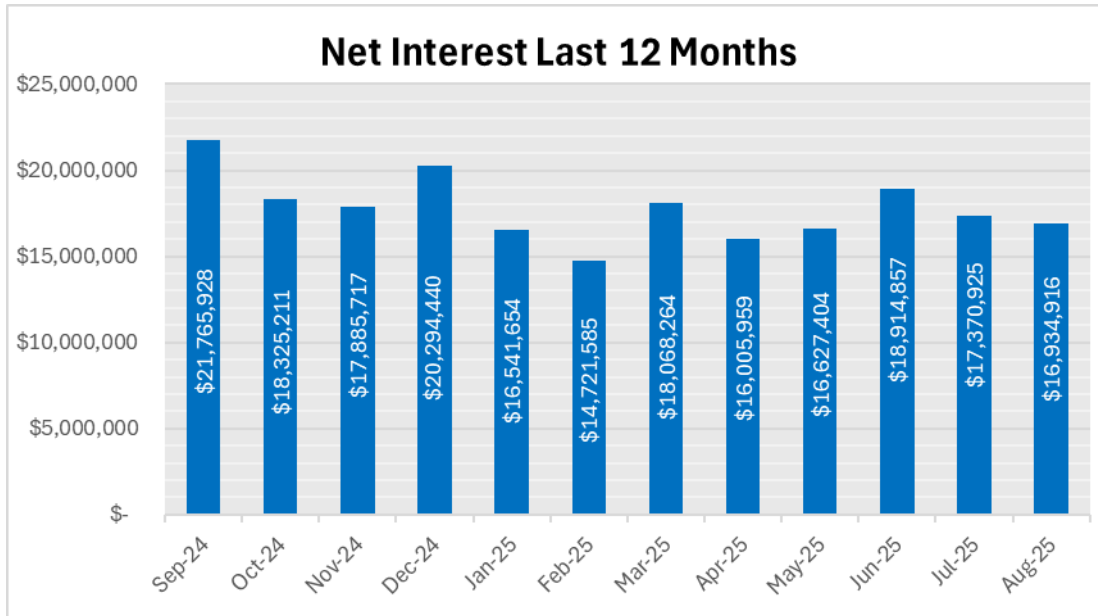
For the August 2025 earnings period as shown below, 123 banks reported gross interest of over \$17.04M. Service fees were at \$114,258 which were typical for August. For the month, 42,958 accounts reported average daily balances just over \$9.33B (which is above the twelve month average of \$9.1B). The gross yield on these accounts, meaning the effective interest rate before fees, was 2.19% for the period, and 2.17% net yield, meaning the return to the Fund after service charges were deducted, which is very good and indicates service fees that are well under control. **Exhibit 1** displays a chart of the top 30 banks sorted by the amount of system calculated balances held at each (as those banks holding the largest balances have the greatest impact on revenue).

| # of Banks Reporting | Gross Interest | Service Charges | Net Interest | Avg. Daily Balance | Num Accts. | Gross Yield % | Net Yield % |
|----------------------|----------------|-----------------|---------------|--------------------|------------|---------------|-------------|
| 123 | 17,049,155.00 | 114,258.22 | 16,934,915.68 | 9,332,944,191 | 42,958 | 2.19% | 2.17% |

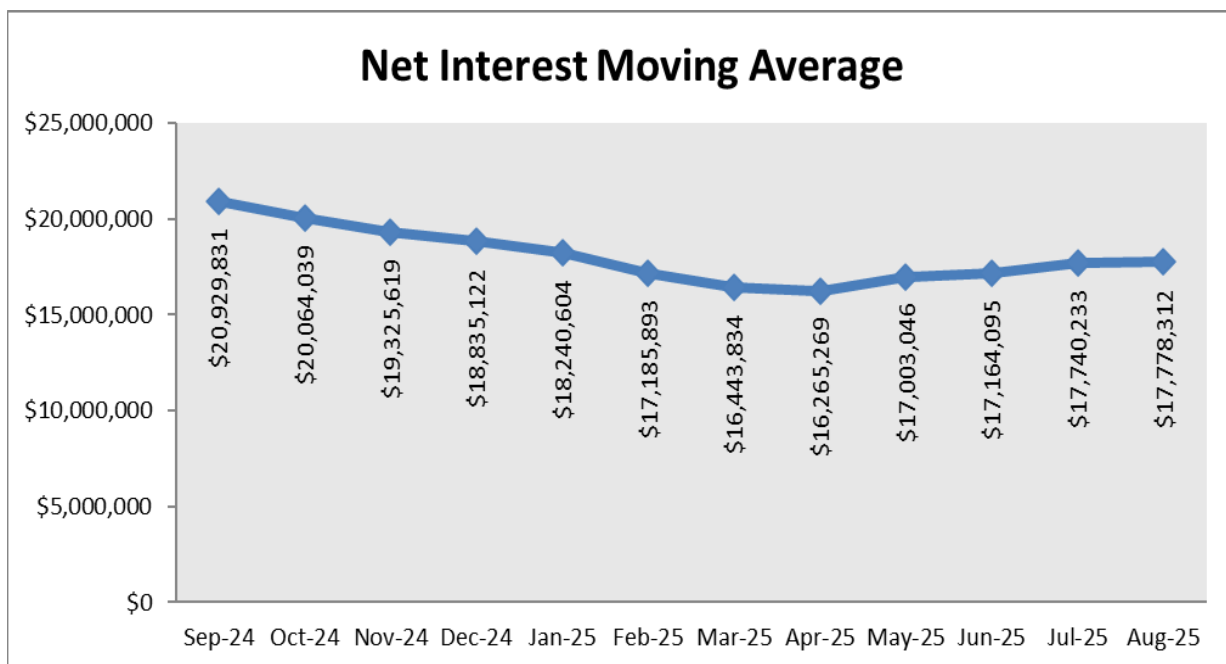
| Key Index Rates as of August 1, 2025 | |
|--------------------------------------|-------|
| Fed Funds Target Rate (upper range) | 4.50% |
| NY IOLA Benchmark Rate | 2.70% |
| Platinum Partner Rate | 2.70% |
| Gold Partner Rate | 2.25% |

Key Metrics-Historical

Looking at several key metrics for IOLA over the past twelve months, we note that net interest (gross interest after service fees) has generally ranged from a low of \$14.7M in February 2025 to a high of nearly \$21.8M in September 2024. August's earnings come in at \$17.0M. 15.2% lower than August 2024 and slightly below the 12 month average of \$17.8M.

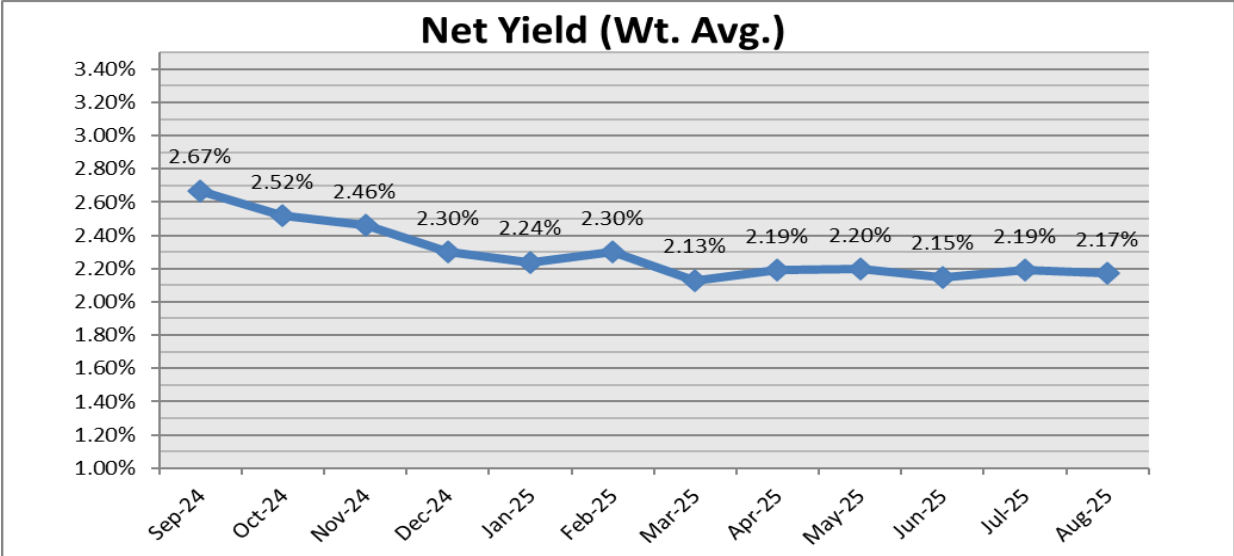


The chart below uses a three month moving average to smooth out the quarterly remittances. As can be seen, the net interest moving average as of August is \$17.78M, which is consistent with 2025 results. (Note: the calendar quarter includes additional financial institutions which remit on a quarterly basis, hence the higher returns for those months).



Moving to the factors that influence IOLA revenue, the first is the interest rates earned on all IOLA's and second is the balances maintained in those accounts. Yields peaked at 2.83% in July of 2024, after a series of Fed Fund increases in 2023 and subsequent bank compliance work. Looking at the most recent 12-month chart below, August's net yield comes in at 2.17%. Notable during this period are Fed cuts that occurred in the latter part of 2024, after which rates stabilized during the first two quarters of 2025. We have since seen two 25 basis point Fed cuts in September and October of this year which will be reflected in next quarter's report. A potential additional 25bp cut in December will be dependent on various economic indicators and the decision by the FOMC. As of this writing the odds of a December cut were roughly fifty-fifty.

We will discuss the 2026 outlook in our final report for 2025 next quarter.



The second of the two factors that determines IOLA revenue is the amount of average balances being held in IOLA depositories. Again, looking at the past twelve months, the chart below shows bank reported balances generally ranging from \$8.54B to \$10.01B. August's number comes in at \$9.33B up slightly from \$9.29B but consistent with balances throughout 2025. At the current time we do not see any reason for balances to decrease materially in the near term and, along with the still strong rate environment, rates should continue to support robust IOLA revenue for the short term. Again, we will look ahead to 2026 in our next report.

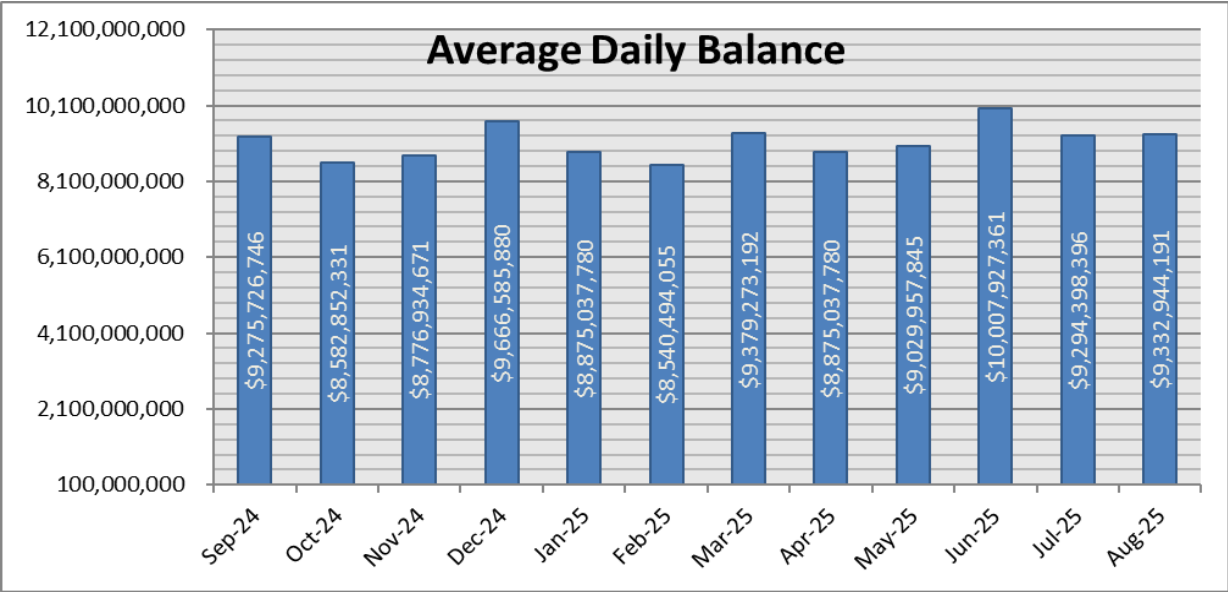


EXHIBIT 1

Monthly Banks Summary - Top 30 Banks by ADB

For Earnings Period of August 2025

| Bank Name | Gross | SVC | Net | Bank ADB | Num Accts. | Gross Yld per Bank ADB | Net Yld per Bank ADB | Avg Acct. Net | Avg Acct. ADB |
|---------------------------------------|----------------------|-------------------|----------------------|-------------------------|---------------|------------------------|----------------------|---------------|---------------|
| J.P. Morgan Chase | 5,414,569.34 | 50,426.58 | 5,364,142.76 | 3,040,895,683 | 13,442 | 2.10 | 2.08 | 399.06 | 249,888 |
| Citibank | 2,458,105.00 | 0.00 | 2,458,105.00 | 1,148,807,667 | 8,111 | 2.52 | 2.52 | 303.06 | 159,057 |
| M&T Bank | 1,494,020.17 | 0.00 | 1,494,020.17 | 651,408,309 | 2,410 | 2.70 | 2.70 | 619.93 | 273,144 |
| Webster Bank | 1,303,866.47 | 11,661.97 | 1,292,204.50 | 565,805,733 | 1,343 | 2.71 | 2.69 | 962.18 | 423,374 |
| flagstar | 1,047,007.50 | 12,038.66 | 1,034,968.84 | 446,951,858 | 1,264 | 2.76 | 2.73 | 818.80 | 361,219 |
| Bank of America | 961,378.06 | 0.00 | 961,378.06 | 419,387,912 | 2,235 | 2.70 | 2.70 | 430.15 | 187,579 |
| Dime Community Bank | 27,441.84 | 2,775.00 | 24,666.84 | 343,550,367 | 466 | 0.97 | 0.87 | 52.93 | 7,164,715 |
| TD Bank, NA | 600,124.42 | 0.00 | 600,124.42 | 312,416,374 | 2,273 | 2.26 | 2.26 | 264.02 | 129,527 |
| Key Bank Services Corp. | 480,319.82 | 12,611.60 | 467,708.22 | 208,318,031 | 1,442 | 2.71 | 2.64 | 324.35 | 145,256 |
| Orange Bank & Trust Company | 38,197.26 | - | 38,197.26 | 197,507,934 | 389 | 0.23 | 0.23 | 98.19 | 608,705 |
| Capital One | 258,968.07 | 5,343.24 | 253,624.83 | 183,315,454 | 1,407 | 1.66 | 1.63 | 180.26 | 127,478 |
| Valley National Bank | 316,324.98 | 3,721.85 | 312,603.13 | 138,131,111 | 324 | 2.70 | 2.66 | 964.82 | 425,751 |
| Citizens Bank, N.A. | 294,760.29 | 0.00 | 294,760.29 | 131,765,248 | 844 | 2.63 | 2.63 | 349.24 | 154,009 |
| NBT Bank N.A. | 278,485.63 | 0.00 | 278,485.63 | 121,435,063 | 442 | 2.70 | 2.70 | 630.06 | 274,756 |
| Wells Fargo | 230,496.59 | 0.00 | 230,496.59 | 101,863,765 | 476 | 2.66 | 2.66 | 484.24 | 211,166 |
| City National Bank/California | 247,611.49 | 478.61 | 247,132.88 | 100,276,877 | 90 | 3.11 | 3.10 | 2745.92 | 1,049,714 |
| ConnectOne Bank | 92,457.13 | 0.00 | 92,457.13 | 99,904,692 | 358 | 1.09 | 1.09 | 258.26 | 278,973 |
| Northfield Bank | 77,236.44 | 2,077.57 | 75,158.87 | 75,847,071 | 626 | 1.20 | 1.17 | 120.06 | 111,747 |
| Bank United | 154,908.42 | 0.00 | 154,908.42 | 70,659,059 | 104 | 2.58 | 2.58 | 1,489.50 | 677,132 |
| Community Bank, N.A. | 150,083.30 | 3,157.45 | 146,925.85 | 69,150,910 | 546 | 2.73 | 2.67 | 269.09 | 128,136 |
| Genesee Regional Bank | 2,979.77 | 0.00 | 2,979.77 | 68,131,235 | 84 | 0.05 | 0.05 | 35.47 | 835,343 |
| Northwest Savings Bank | 136,452.23 | - | 136,452.23 | 59,504,160 | 271 | 2.7 | 2.7 | 503.51 | 219,573 |
| East West Bank | 134,594.10 | 0.00 | 134,594.10 | 58,830,567 | 95 | 2.69 | 2.69 | 1,416.78 | 626,583 |
| Tompkins Community Bank | 38,443.62 | 0.00 | 38,443.62 | 52,122,106 | 225 | 0.87 | 0.87 | 170.86 | 225,627 |
| Canandaigua National Bank & Trust Co. | 15,432.58 | 1,954.32 | 13,478.26 | 46,025,969 | 292 | 0.39 | 0.34 | 46.16 | 186,624 |
| Five Star Bank | 103,806.42 | 2,650.83 | 101,155.59 | 45,596,152 | 159 | 2.68 | 2.61 | 636.20 | 284,705 |
| Santander Bank | 31,484.98 | 0.00 | 31,484.98 | 40,289,057 | 204 | 0.92 | 0.92 | 154.34 | 181,721 |
| New York Community Bank | 66,741.66 | 2,009.81 | 64,731.85 | 29,183,879 | 308 | 2.69 | 2.61 | 210.17 | 94496.02 |
| PNC Bank | 42,926.73 | 0.00 | 42,926.73 | 26,700,390 | 110 | 1.89 | 1.89 | 390.24 | 235,631 |
| Arrow Bank NA | 60,067.23 | 381.42 | 59,685.81 | 26,164,886 | 152 | 2.70 | 2.69 | 392.67 | 172,330 |
| | 16,559,291.54 | 111,288.91 | 16,448,002.63 | 8,879,947,519.00 | 40,492 | 2.19% | 2.17% | | |

**MEETING OF THE BOARD OF TRUSTEES
OF THE IOLA FUND OF NEW YORK
December 3, 2025**

AMENDED RESOLUTION

WHEREAS, the IOLA Fund is a fiduciary fund governed by a Board of Trustees, and where the monies in such fund support civil legal services for low income individuals in New York state and improvements to the administration of justice.

WHEREAS, Paula Galowitz, Kathryn Grant Madigan, and Edwin Lopez-Soto have served with distinction as members of the IOLA Fund Board of Trustees; and

WHEREAS, Paula Galowitz faithfully served the IOLA Fund for sixteen years as Trustee, Kathryn Grant Madigan for eighteen years, and Edwin Lopez-Soto for eighteen years, including two years as Chair of the Board; and

WHEREAS, Mary Rothwell Davis has provided exemplary leadership as Chair of the Board for 11 years and will continue to lend her expertise as a Trustee, as she has done for the past 26 years; and

WHEREAS, their collective service and dedication to the mission of improving the lives and advancing the opportunities of low-income New Yorkers represents the very best of the legal profession and has been instrumental to the IOLA Fund's success; and

WHEREAS, the Board of Trustees wishes to formally recognize and express its profound gratitude for all of their outstanding contributions and unwavering commitment to justice;

NOW, THEREFORE, BE IT RESOLVED, that the Board of Trustees of the IOLA Fund of the State of New York does hereby extend its deepest appreciation and thanks to Paula Galowitz, Kathryn Grant Madigan, and Edwin Lopez-Soto for their years of dedicated service, invaluable insights, and steadfast commitment to the work of the IOLA Fund; and

BE IT FURTHER RESOLVED, that the Board also recognizes and thanks Mary Rothwell

Davis for her exceptional leadership as Chair of the Board, and looks forward to her continued guidance and service as a Trustee.

Motion by: _____

Seconded by: _____

Vote: Yea ___ Nay ___ Abstain ___

Vote Recorded by: _____

Licha M. Nyiendo
General Counsel

New York, New York

December 3, 2025

**MEETING OF THE BOARD OF TRUSTEES
OF THE IOLA FUND OF NEW YORK
December 3, 2025**

MOTION FOR EXECUTIVE SESSION

I, _____, hereby move, pursuant to the New York Open Meetings Law, Section 105, including subparagraphs (f), that this meeting of the Board of Trustees of the IOLA Fund of New York shall now enter into Executive Session for the purposes of considering matters relating to the financial history and appointment of particular corporations, specifically IOLA grant applicants and grantees.

Seconded by: _____

Vote:

Yea ___ Nay ___ Abstain ___

Vote Recorded by: _____

New York, New York
December 3, 2025

2026 SCHEDULE

BOARD OF TRUSTEES MEETINGS

1st Quarter 2026

March 18, 2026

1:00 PM

IOLA Fund, NYC

2nd Quarter 2026

June 10, 2026

1:00 PM

Long Island, TBD

3rd Quarter 2026

September 30, 2026

1:00 PM

IOLA Fund, NYC

4th Quarter 2026

December 16, 2026

1:00 PM

IOLA Fund, NYC

2026

Holidays & Observances

January

| Su | M | Tu | W | Th | F | Sa |
|----|----|----|----|----|----|----|
| | | | | 1 | 2 | 3 |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 |

February

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| 22 | 23 | 24 | 25 | 26 | 27 | 28 |

March

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| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | 31 | | | | |

April

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May

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| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |
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June

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| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | | | | |

July

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August

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| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | |

September

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| 27 | 28 | 29 | 30 | | | |

October

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November

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December

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| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | 31 | | |

- Jan 01** New Year's Day
- Jan 19** Martin Luther King Day
- Feb 14** Valentine's Day
- Feb 16** President's Day
- Feb 17** Chinese New Year
- Feb 18** Ramadan, 1st day
- Feb 18** Ash Wednesday
- Mar 17** St. Patrick's Day
- Mar 20** March equinox (GMT)
- Apr 01** April Fool's Day
- Apr 02** Passover
- Apr 05** Easter
- Apr 22** Earth Day
- Apr 22** Admin Assistants Day
- May 05** Cinco de Mayo
- May 10** Mother's Day
- May 24** Pentecost
- May 25** Memorial Day
- Jun 14** Flag Day
- Jun 19** Juneteenth
- Jun 21** Father's Day
- Jun 21** June Solstice (GMT)
- Jul 04** Independence Day
- Sep 07** Labor Day
- Sep 12** Rosh Hashanah
- Sep 23** September equinox (GMT)
- Oct 12** Federal Holiday
- Oct 31** Halloween
- Nov 11** Veterans Day
- Nov 26** Thanksgiving
- Dec 04** Hanukkah begins
- Dec 21** December Solstice (GMT)
- Dec 25** Christmas Day
- Dec 26** Kwanzaa begins
- Dec 31** New Year's Eve