

2017

ANNUAL REPORT

Funding the Promise of Justice for All



SUPREME COURT OF PENNSYLVANIA

Pennsylvania Interest on
Lawyers Trust Account Board



PENNSYLVANIA IOLTA BOARD
2017 ANNUAL REPORT

Awarding grants that support the provision of free legal assistance to low income Pennsylvanians in civil matters where a basic human need, such as access to shelter, nutrition, or health care, is at stake.

Dear Friends & Colleagues,

We are pleased to present the Annual Report of the Interest on Lawyers Trust Account (IOLTA) Board of the Supreme Court of Pennsylvania. Your ongoing support has helped to assure that civil legal assistance is provided for low-income individuals and families across the Commonwealth.

Since the inception of the Pennsylvania IOLTA Board in 1989, over \$274 million has been awarded to nonprofit legal aid organizations, county bar association *pro bono* programs, and law school clinical programs that do the hard work necessary to strive toward our common aspiration of equal justice under the law.

MESSAGE FROM BOARD CHAIR & EXECUTIVE DIRECTOR

While civil legal assistance is often directly related to the foundational capacity of low-income Pennsylvanians to maintain housing and sustain employment, it is also critical to remember that the availability of these services to the most vulnerable members of our society strengthens our shared trust in, and commitment to, equal protection and due process for all.

Last year, we were excited to report that the Pennsylvania IOLTA Board received a substantial, one-time distribution of funds from the U.S. Department of Justice's litigation settlement with Bank of America. These restricted, one-time funds will begin supporting special efforts to target the delivery of foreclosure prevention legal assistance and community redevelopment legal assistance in communities hardest hit by the foreclosure crisis across the Commonwealth.

At a time when high levels of student loan debt make it difficult for recent law school graduates to commit to a career in public service, we are proud to do our part in administering the Supreme Court of Pennsylvania's Loan Repayment Assistance Program, which helps legal aid attorneys manage their student loan debt using funding from the *pro hac vice* fees paid by out-of-state attorneys entering their appearance before a Pennsylvania court.

As we take stock of our work over the last fiscal year and prepare to take on new challenges, we

offer our gratitude to our dedicated partners across Pennsylvania's legal and banking communities as well as the Pennsylvania General Assembly that have taken on leadership roles in increasing access to justice for low-income Pennsylvanians. Among those partners, our Platinum Leader Banks are dominant in their continued commitment to the success of our mission. These financial institutions play a leadership role in providing funding for civil legal assistance by offering a rate of interest on IOLTA accounts which is well above the minimum required by the IOLTA Rules.

Finally, and of incalculable measure, we are grateful to the Chief Justice and Associate Justices of the Supreme Court of Pennsylvania, as well as the Appellate and Common Pleas Jurists and Magisterial District Judges in every corner of our Commonwealth for their unwavering support of the IOLTA Board's work to increase access to justice.

Sincerely,




Irwin W. Aronson, Esq.
CHAIR




Stephanie S. Libhart
EXECUTIVE DIRECTOR

OVERSIGHT AND KEY ACTIVITIES

PROGRAM ADMINISTRATION

The IOLTA Board administers several court-directed and legislative-directed funding streams to accomplish our mission of supporting the delivery of civil legal services to low-income and disadvantaged Pennsylvanians. In fiscal year 2016-17, the IOLTA Board received account activity reports and interest remittances for an average of 14,689 IOLTA accounts per month. Additionally, 1,819 *pro hac vice* admission applications and fees were processed for out-of-state attorneys seeking to appear in Pennsylvania courts.

GRANT OVERSIGHT

Detailed, recurring reviews are conducted on IOLTA grantee organizations in order to ensure accountability for and the efficient use of the limited public funds for civil legal aid. These reviews include collecting and analyzing case data, performing site visits, and reviewing the audited financial statements of our grantees. In fiscal year 2016-17, the IOLTA Board received and evaluated 186 Grantee Performance Reports. Additionally, in order to encourage efficiency in the expenditure of both court-directed and legislative-directed funding, grantees must participate in a competitive grant application process, and grant finalists must execute agreements formalizing their commitment to adhere to program requirements and establishing consequences for failing to do so.

IN 2016-2017

14,689

accounts processed monthly by the IOLTA Board.

21

financial institutions underwent compliance assessments.

3,400

attorneys helped to maintain or achieve compliance.

ATTORNEY & FINANCIAL INSTITUTION COMPLIANCE

Each year, the IOLTA Board notifies approximately 1,500 newly licensed Pennsylvania lawyers of their IOLTA responsibilities. Additionally, the Board monitors attorney compliance with the IOLTA requirements. In fiscal year 2016-17, the IOLTA Board, through its compliance monitoring processes, provided technical assistance to more than 3,400 attorneys to help them maintain compliance.

Compliance assessments are also conducted to assist financial institutions with their obligations regarding interest rates, service charges, and account reporting in accordance with the IOLTA regulations. During fiscal year 2016-17, 21 financial institutions underwent compliance assessments.

186

Grantee Performance Reports received and evaluated by the IOLTA Board.

FINANCIAL IMPACT OF GRANTS BY REGION

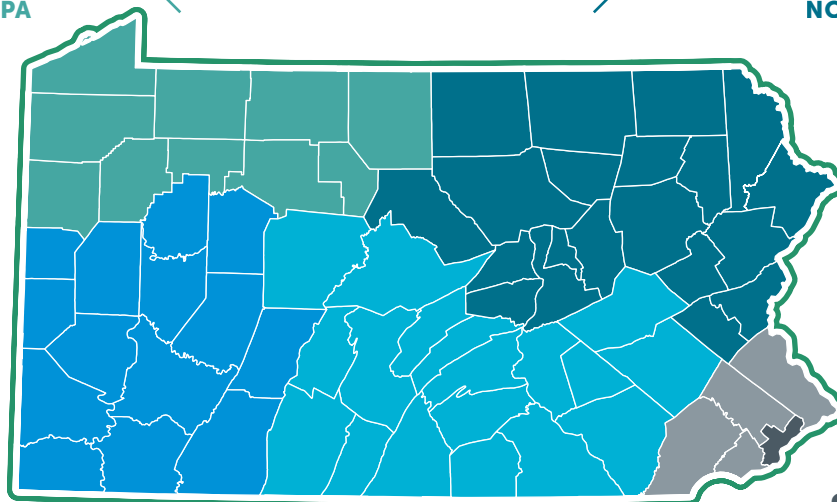
The IOLTA Board is committed to funding programs that increase equal access to justice for all Pennsylvanians. Funds that support grants to legal services organizations are distributed based on the geographical proportion of people living in poverty. This method ensures that funds are distributed fairly and supports services where poor people reside.

\$672,598

NORTHWESTERN PA

\$1,853,987

NORTHEASTERN PA



SOUTHWESTERN PA

\$2,523,468

SOUTHEASTERN PA

\$1,257,773

\$2,713,146

PHILADELPHIA

SOUTH CENTRAL PA

\$2,474,746

\$2,712,347

STATEWIDE SERVICES

GRANT RECIPIENTS

ORGANIZATION	GRANT
AIDS Law Project of Pennsylvania	\$17,000
Allegheny County Bar Foundation	\$104,600
Christian Legal Clinics of Philadelphia	\$5,000
Community Justice Project	\$414,389
Community Legal Services of Philadelphia	\$2,352,902
Consumer Bankruptcy Assistance Project	\$35,640
Disability Rights Pennsylvania	\$42,120
Education Law Center of Pennsylvania	\$49,700
Franklin County Legal Services	\$24,830
Friends of Farmworkers	\$278,709
Homeless Advocacy Project	\$15,000
KidsVoice Pennsylvania	\$65,000
Lackawanna Pro Bono, Inc.	\$25,000
Laurel Legal Services	\$596,611
Legal Aid of Southeastern Pennsylvania	\$1,162,773
Legal Clinic for the Disabled	\$60,000
Legal Services for Immigrants & Internationals	\$40,000
MidPenn Legal Services	\$2,174,916
Montgomery Child Advocacy Project	\$5,000
Neighborhood Legal Services Association	\$1,226,147
North Penn Legal Services	\$1,698,987
Northwestern Legal Services	\$622,598
Pennsylvania Health Law Project	\$239,509
Pennsylvania Immigration Resource Center	\$190,000
Pennsylvania Institutional Law Project	\$375,996
Pennsylvania Legal Aid Network, Inc.	\$1,060,751
Pennsylvania HIAS Indigent Immigrant Legal Services	\$40,000
Philadelphia Legal Assistance Center, Inc.	\$25,000
Philadelphia Volunteers for the Indigent Program	\$75,950
Public Interest Law Center	\$45,000
Regional Housing Legal Services	\$480,319
SeniorLAW Center	\$87,900
Southwestern Pennsylvania Legal Services	\$415,310
Support Center for Child Advocates	\$62,950

GRANT RECIPIENTS CONTINUED

ORGANIZATION	GRANT
Women Against Abuse Legal Center	\$42,458
Women's Center & Shelter of Greater Pittsburgh Civil Law Project	\$50,000
IOLTA Legal Services Organizations	\$14,208,065
Cumberland County Bar Association	\$5,000
Delaware County Bar Association	\$5,000
Montgomery County Bar Association	\$14,000
Washington County Bar Association	\$5,000
Westmoreland County Bar Foundation	\$10,050
Pro Bono Organizations	\$39,050
Drexel University, Thomas R. Kline School of Law	\$162,000
Duquesne University School of Law	\$162,000
Pennsylvania State University, Dickinson School of Law	\$162,000
Pennsylvania State University Law School	\$162,000
Temple University, Beasley School of Law	\$162,000
University of Pennsylvania School of Law	\$162,000
University of Pittsburgh School of Law	\$162,000
Villanova University, Charles Widger School of Law	\$162,000
Widener University Commonwealth Law School	\$162,000
Law Schools	\$1,458,000
Pennsylvania Bar Foundation	\$429,508
Loan Repayment Assistance Program (LRAP)	\$429,508
Legal Services	\$14,208,065
Pro Bono	\$39,050
Law Schools	\$1,458,000
LRAP	\$429,508
Total 2016-2017 Grants	\$16,134,623

GRANTEE DETAILS

IOLTA LEGAL SERVICES ORGANIZATIONS

AIDS LAW PROJECT OF PENNSYLVANIA

Ronda B. Goldfein, Esq.

Executive Director

ALLEGHENY COUNTY BAR FOUNDATION

Lorrie K. Albert, Esq.

Associate Executive Director

CHRISTIAN LEGAL CLINICS OF PHILADELPHIA

Peter M. Hileman, Esq.

Executive Director

COMMUNITY JUSTICE PROJECT

Peter Zurflieh, Esq.

Executive Director

COMMUNITY LEGAL SERVICES OF PHILADELPHIA

Deborah L. Freedman, Esq.

Executive Director

CONSUMER BANKRUPTCY ASSISTANCE PROJECT

Mary Anne Lucey

Executive Director

DISABILITY RIGHTS PENNSYLVANIA

Peri Jude Radecic

CEO

EDUCATION LAW CENTER OF PENNSYLVANIA

Deborah Gordon Klehr, Esq.

Executive Director

FRANKLIN COUNTY LEGAL SERVICES

Gloria M. Keener

Executive Director

FRIENDS OF FARMWORKERS

Meredith C. Rapkin, Esq.

Executive Director

HOMELESS ADVOCACY PROJECT

Marsha I. Cohen, Esq.

Executive Director

KIDSVOICE PENNSYLVANIA

Scott M. Hollander, Esq.

Executive Director

LACKAWANNA PRO BONO, INC.

Sylvia H. Hahn, Esq.

Executive Director

LAUREL LEGAL SERVICES

Renee E. Williams, Esq.

Executive Director

LEGAL AID OF SOUTHEASTERN PENNSYLVANIA

Elizabeth Wood Fritsch, Esq.

Executive Director

LEGAL CLINIC FOR THE DISABLED

Linda A. Peyton, Esq.

Executive Director

LEGAL SERVICES FOR IMMIGRANTS & INTERNATIONALS

Linda Ehrenreich, Esq.

Associate Executive Director

MIDPENN LEGAL SERVICES

Rhodia D. Thomas, Esq.

Executive Director

MONTGOMERY CHILD ADVOCACY PROJECT

Mary C. Pugh, Esq.

Executive Director

NEIGHBORHOOD LEGAL SERVICES ASSOCIATION

Robert V. Racunas, Esq.

Executive Director

GRANTEE DETAILS CONTINUED

NORTH PENN LEGAL SERVICES

Victoria A. Coyle, Esq.

Executive Director

NORTHWESTERN LEGAL SERVICES

Robert A. Oakley, Esq.

Executive Director

PENNSYLVANIA HEALTH LAW PROJECT

Laval S. Miller-Wilson, Esq.

Executive Director

PENNSYLVANIA HIAS INDIGENT IMMIGRANT LEGAL SERVICES

Cathryn A. Miller-Wilson, Esq.

Executive Director

PENNSYLVANIA IMMIGRATION RESOURCE CENTER

Mary F. Studzinski

Executive Director

PENNSYLVANIA INSTITUTIONAL LAW PROJECT

Angus Love, Esq.

Executive Director

PENNSYLVANIA LEGAL AID NETWORK, INC.

Samuel W. Milkes, Esq.

Executive Director

PHILADELPHIA LEGAL ASSISTANCE CENTER, INC.

Anita Santos-Singh, Esq.

Executive Director

PHILADELPHIA VOLUNTEERS FOR THE INDIGENT PROGRAM

Sophie Bryan, Esq.

Executive Director

PUBLIC INTEREST LAW CENTER

Jennifer R. Clarke, Esq.

Executive Director

REGIONAL HOUSING LEGAL SERVICES

Mark Schwartz, Esq.

Executive Director

SENIORLAW CENTER

Karen C. Buck, Esq.

Executive Director

SOUTHWESTERN PENNSYLVANIA LEGAL SERVICES

Brian V. Gorman, Esq.

Executive Director

SUPPORT CENTER FOR CHILD ADVOCATES

Frank P. Cervone, Esq.

Executive Director

WOMEN AGAINST ABUSE LEGAL CENTER

Jeannine L. Lisitski

Executive Director

WOMEN'S CENTER & SHELTER OF GREATER PITTSBURGH CIVIL LAW PROJECT

Shirl Q. Regan

Executive Director

PRO BONO ORGANIZATIONS

CUMBERLAND COUNTY BAR ASSOCIATION

Becky Morgenthal, Esq.

Executive Director

DELAWARE COUNTY BAR ASSOCIATION

William L. Baldwin, Esq.

Executive Director

MONTGOMERY COUNTY BAR ASSOCIATION

Nancy R. Paul

Executive Director

WASHINGTON COUNTY BAR ASSOCIATION

Kathleen L. Sabol

Executive Director

WESTMORELAND BAR FOUNDATION

Diane Krivoniak

Executive Director

LAW SCHOOLS

DREXEL UNIVERSITY, THOMAS R. KLINE SCHOOL OF LAW

Daniel M. Filler

Dean

DUQUESNE UNIVERSITY SCHOOL OF LAW

Honorable Maureen Lally-Green

Dean

PENNSYLVANIA STATE UNIVERSITY, DICKINSON SCHOOL OF LAW

Gary S. Gildin

Dean

PENNSYLVANIA STATE UNIVERSITY LAW SCHOOL

Hari M. Osofsky

Dean

TEMPLE UNIVERSITY, BEASLEY SCHOOL OF LAW

Gregory N. Mandel

Dean

UNIVERSITY OF PENNSYLVANIA SCHOOL OF LAW

Theodore Ruger

Dean

UNIVERSITY OF PITTSBURGH SCHOOL OF LAW

William M. Carter, Jr.

Dean

VILLANOVA UNIVERSITY, CHARLES WIDGER SCHOOL OF LAW

Mark C. Alexander

Dean

WIDENER UNIVERSITY COMMONWEALTH LAW SCHOOL

Christian A. Johnson

Dean

FINANCIAL HIGHLIGHTS

FROM 1989 TO JUNE 30, 2017

\$274.7 million

awarded in grants since the inception of the Pennsylvania IOLTA Board.

\$11

RETURN ON INVESTMENT for every dollar spent on legal aid to Pennsylvania residents through a combination of avoided social safety net costs as well as recovered federal medical and disability benefits.*

\$3,462

saved by a successful Protection From Abuse (PFA) Order that would otherwise be spent on medical care and counseling resulting from domestic violence.*

** Pennsylvania IOLTA Board, The Economic Impact of Outcomes Obtained for Legal Aid Clients Benefits Everyone in Pennsylvania (April 11, 2012).*

SCHEDULE OF REVENUE, EXPENSES, AND CHANGE IN NET ASSETS

2016-2017 FISCAL YEAR

	IOLTA	AJA	Bank of America Surplus	Bank of America Donation	Pro Bono	Pro Hac Vice	Property	Total
REVENUE								
IOLTA Net Interest	\$3,648,697	\$0	\$0	\$0	\$0	\$0	\$0	\$3,648,697
Access to Justice Fees	\$0	\$12,375,282	\$0	\$0	\$0	\$0	\$0	\$12,375,282
Bank of America Surplus Distribution	\$0	\$0	\$13,441	\$0	\$0	\$0	\$0	\$13,441
Pro Bono Contributions	\$0	\$0	\$0	\$0	\$3,370	\$0	\$0	\$3,370
Pro Hac Vice Fees	\$0	\$0	\$0	\$0	\$0	\$681,375	\$0	\$681,375
Lawyers Assessment Fees	\$1,951,405	\$0	\$0	\$0	\$0	\$0	\$0	\$1,951,405
Class Action Residuals	\$323,680	\$0	\$0	\$0	\$0	\$0	\$0	\$323,680
Homeowner Assistance Settlement Act	\$0	\$337,000	\$0	\$0	\$0	\$0	\$0	\$337,000
Net Investment Income	\$91,873	\$52,213	\$0	\$0	\$0	\$0	\$0	\$144,086
Miscellaneous Income	\$16,676	\$0	\$0	\$0	\$0	\$0	\$0	\$16,676
IOLTA Back Interest Recoupment	\$55,913	\$0	\$0	\$0	\$0	\$0	\$0	\$55,913
Refund of Prior Year Grants	\$18,389	\$25,032	\$0	\$0	\$0	\$51,056	\$0	\$94,477
Total Revenue	\$6,106,633	\$12,789,527	\$13,441	\$0	\$3,370	\$732,431	\$0	\$19,645,402
EXPENSES								
Program Administration	\$693,821	\$60,208	\$35,350	\$0	\$0	\$0	\$1,995	\$791,374
Grant Awards								
Legal Services Organizations	\$3,307,065	\$10,686,776	\$0	\$214,224	\$0	\$0	\$0	\$14,208,065
Law Schools	\$1,458,000	\$0	\$0	\$0	\$0	\$0	\$0	\$1,458,000
Pro Bono Initiative Grants	\$0	\$0	\$0	\$0	\$39,050	\$0	\$0	\$39,050
Loan Repayment Assistance Program	\$0	\$0	\$0	\$0	\$0	\$429,508	\$0	\$429,508
Total Grant Awards	\$4,765,065	\$10,686,776	\$0	\$214,224	\$39,050	\$429,508	\$0	\$16,134,623
Total Expenses	\$5,458,886	\$10,746,984	\$35,350	\$214,224	\$39,050	\$429,508	\$1,995	\$16,925,997
Change in Net Assets	\$647,747	\$2,042,543	(\$21,909)	(\$214,224)	(\$35,680)	\$302,923	(\$1,995)	\$2,719,405
Net Assets — Beginning	\$8,771,457	\$10,480,813	\$12,148,180	\$852,693	\$50,772	\$1,182,474	\$1,995	\$33,488,384
Net Assets — Ending	\$9,419,204	\$12,523,356	\$12,126,271	\$638,469	\$15,092	\$1,485,397	\$0	\$36,207,789



IMPACT OF IOLTA

DOMESTIC ABUSE

GRANTEE

**MidPenn
Legal Services**

**Names and photos have been changed to protect the privacy of clients.*

HELPING REBECCA QUALIFY FOR SAFE HOUSING

Rebecca*, forced out of her home by an abusive ex-boyfriend, was living in a shelter with her daughter. While in the shelter and trying to get her life back on track, she had applied for subsidized housing, but was denied because of two minor criminal charges. As often happens in cases of domestic abuse, police had arrested both her and her ex-boyfriend after an altercation.

Relying on a policy of the Department of Housing and Urban Development to protect victims of domestic violence from being evicted or denied housing because of criminal charges resulting from being victimized, an attorney from MidPenn Legal Services appealed the decision to deny Rebecca housing and represented her at the hearing before the Cumberland County Housing Authority.

After hearing from Rebecca and reviewing all of the police reports that were provided, the Housing Authority determined that Rebecca was a victim of domestic violence and that she could not be denied housing just because her victimization had led to her arrest.

As a result, Rebecca was placed on the waiting list for housing, she is free from an abusive ex-boyfriend, and has found a steady job.

IN FISCAL YEAR 2016-2017

3,775

Approximately 3,775 federally subsidized and other public housing cases were handled by IOLTA-funded legal aid programs across the Commonwealth.

2016-2017 Caseload Statistics of the Pennsylvania Legal Aid Network, Inc.



IMPACT OF IOLTA

SYSTEMIC ADVOCACY

GRANTEE

Community
Legal Services
of Philadelphia

**Names and photos have been changed to protect the privacy of clients.*

MAKING WATER AFFORDABLE FOR ALL FAMILIES

Universal access to safe drinking water is a fundamental need and a human right. But as the staff at Community Legal Services (CLS) in Philadelphia knows, securing such access remains a challenge.

When the attorneys in CLS's Energy Unit began seeing hundreds of desperate clients with no running water in their homes, they worked with Philadelphia City Council and multiple city agencies to establish a first-in-the-nation income-based water affordability program for low-income Philadelphia families. The new program, known as the Tiered Assistance Program (TAP), will calculate eligible customers' water bills as a percentage of household income, making water bills much more affordable.

Falling behind on water bills and water shutoffs can cause a chain reaction. For instance, parents are potentially at risk for losing custody of their children when they do not have utility service. In other cases, the inability to keep up with water bills can cause people to lose their homes. The program will provide one way to stem foreclosure rates and address the rising cost of living.

Thanks to CLS's tireless advocacy, more Philadelphia families have access to safe, clean water. Other cities, including Baltimore and Detroit, are in the process of creating similar programs, and have relied on CLS's expertise for guidance.

IN 2017

60,000

City officials estimate that 60,000 families will be eligible for help under the new Tiered Assistance Program this year, which equates to about 10 percent of Philadelphia households.

Office of the Mayor. (2017, June 20). Philadelphia Launches New, Income-Based, Tiered Assistance Program. beta.phila.gov.



IMPACT OF IOLTA

ELDER LAW

GRANTEE

Neighborhood
Legal Services
Association

**Names and photos have been changed to protect the privacy of clients.*

PENNSYLVANIA IOLTA BOARD 2017 ANNUAL REPORT

ADDRESSING THE NEEDS OF VULNERABLE SENIORS

In his 80s and in frail health, Mark* arrived at Neighborhood Legal Services Association (NLSA) with nowhere else to turn. He was facing eviction for unpaid rent and was unable to afford food or heat for his apartment.

After reviewing his case, attorneys at NLSA discovered that Mark did not complete the required recertification paperwork to maintain his public housing benefits, which resulted in his rent being increased to an amount that he could no longer afford.

Given Mark's medical condition and inability to complete the recertification paperwork, an NLSA attorney successfully petitioned the Housing Authority of the City of Pittsburgh to allow him to file a late appeal of their termination of his benefits and requested a reasonable accommodation to allow Mark to complete the recertification process late.

Additionally, an NLSA social worker helped Mark secure Meals on Wheels, Supplemental Nutrition Assistance Program benefits, utility assistance through the Low-Income Home Energy Assistance Program, and long-term home care through Medicaid.

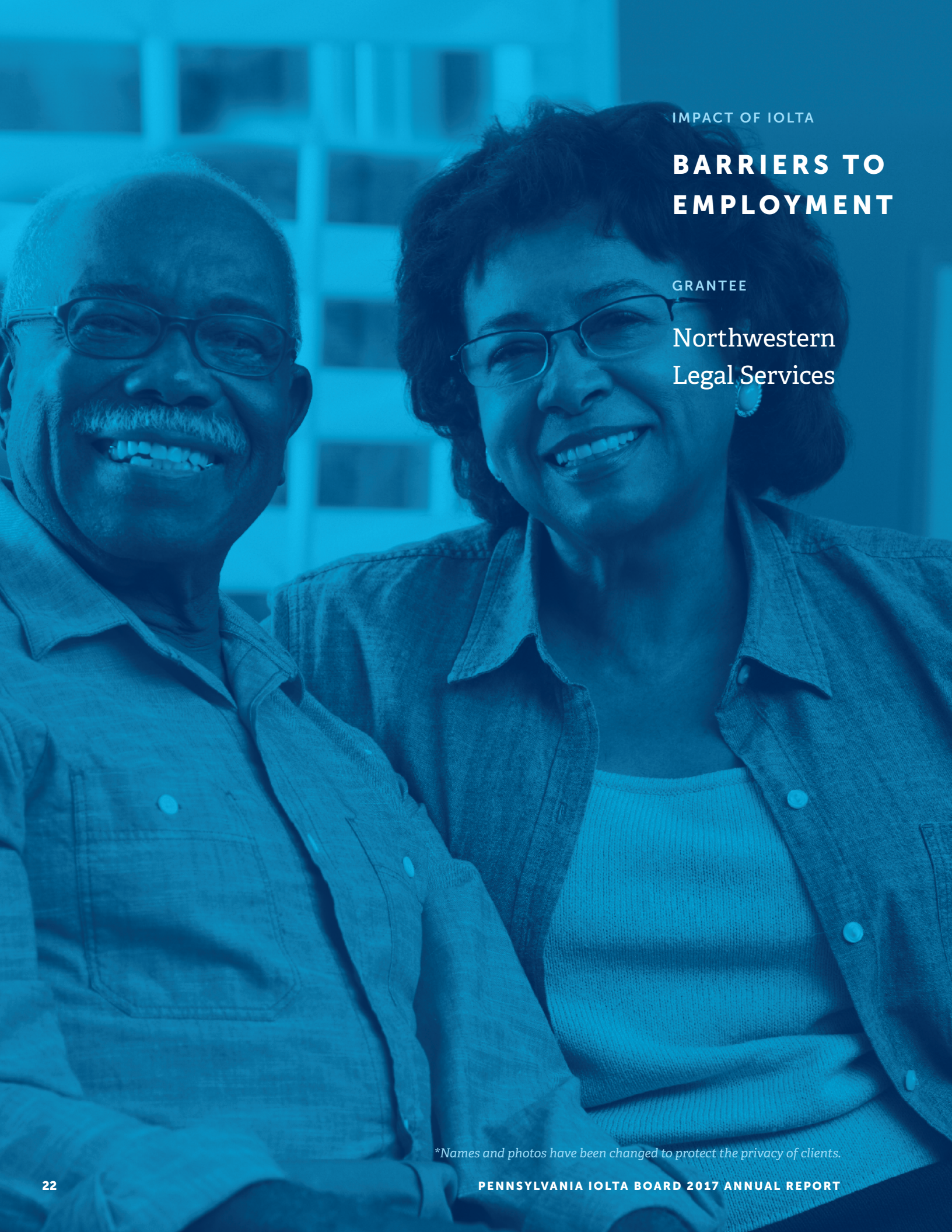
Thanks to NLSA's holistic approach to addressing their clients' needs, Mark is able to live safely and independently in an apartment that he can afford.

IN 2016

93,021

Approximately 93,021 new landlord/tenant cases were filed in District Courts across the Commonwealth.

2016 Caseload Statistics of the Unified Judicial System of Pennsylvania, Administrative Office of the Pennsylvania Courts (Last modified March 16, 2017).



IMPACT OF IOLTA

BARRIERS TO EMPLOYMENT

GRANTEE

Northwestern
Legal Services

**Names and photos have been changed to protect the privacy of clients.*

STANDING UP FOR HARD- WORKING PENNSYLVANIANS

With the cost of living steadily on the rise, the ability to fairly compete for employment is critical to ensuring the viability of the economies of Pennsylvania families as well as the stability of communities across the Commonwealth.

Samantha* is a resident of Potter County, a small rural community in north-central Pennsylvania. After working for nine years at an appliance parts business, Samantha found herself out of work following a large company layoff. Despite her position as a telephone sales representative, Samantha had been required to sign a non-compete agreement halfway through her tenure, without receiving any consideration for doing so.

Even though she was eventually able to find a new job with a different employer, Samantha soon learned that the non-compete agreement would prevent her from accepting the job.

Fortunately, Samantha was able to turn to Northwestern Legal Services for assistance. With the help of the legal aid attorneys at Northwestern Legal Services who took the time to research her matter and negotiate on her behalf, Samantha was able to obtain a release which allowed her to accept another job and continue to work and support her family.

IN FISCAL YEAR 2016-2017

5,760

Approximately 5,760 employment-related and unemployment compensation cases were handled by IOLTA-funded legal aid programs across the Commonwealth.

2016-2017 Caseload Statistics of the Pennsylvania Legal Aid Network, Inc.

LOAN REPAYMENT ASSISTANCE PROGRAM

In 2017, the IOLTA Board awarded a three-year, \$1,715,170 grant to the Pennsylvania Bar Foundation to administer a Loan Repayment Assistance Program (LRAP) to help legal aid attorneys manage their student loan debt.

IN 2017

\$1,715,170

was awarded by the IOLTA Board to the Pennsylvania Bar Foundation over a three-year grant.

The LRAP program was created by the Supreme Court of Pennsylvania and is administered by the Pennsylvania IOLTA Board in collaboration with the Pennsylvania Bar Foundation. Funding is provided by *pro hac vice* admission fees paid by out-of-state attorneys who wish to make an appearance in a Pennsylvania court.

The goal of the LRAP is to assist IOLTA-funded legal aid organizations in recruiting and retaining the best and brightest attorneys to represent low-income and disadvantaged Pennsylvanians. The LRAP makes it possible for legal aid attorneys to manage their often substantial student loan debt while continuing to serve the public interest. Since the inception of the program in 2010, 213 legal aid lawyers received a loan which has been or will be forgiven when the lawyer completes a full year of legal aid employment.

SINCE 2010

213

legal aid lawyers received a loan which has been or will be forgiven when the lawyer completes a full year of legal aid employment.

“I attended law school with the ambition of creating my own law firm and achieving financial success. In the years since passing the bar, I have realized that my greatest success has been in helping people, not in making as much money as I could as fast as I could.

I have been very fortunate to have found the Juvenile Court Project in Allegheny County, where as a parent advocate attorney, I represent low-income parents in juvenile court and orphan’s court proceedings. Public interest law does not hold the promises of fame or fortune, as other practices of law, but I still

say to anyone who asks that this is the most rewarding thing that I have ever done with my law license. The only thing luckier than finding this position is the IOLTA LRAP because without it, I might not be able to continue doing my job, and I love my job. Thank you, IOLTA LRAP.”

—JEFFREY K. EISENBERG, ESQ.

Juvenile Court Project, a specialized program of the Allegheny County Bar Foundation

IMPACT OF PLATINUM LEADER BANKS

One of the simplest ways for attorneys and law firms to support the mission of the Pennsylvania IOLTA Board is by maintaining an IOLTA account at a Platinum Leader Bank.

These financial institutions have willingly committed to providing a premium interest rate on IOLTA accounts, which results in greater funding for legal aid services that help to strengthen and improve local communities across the Commonwealth.

A law firm's IOLTA account with a Platinum Leader Bank will earn a 1% interest rate, which is substantially higher than the rate provided at other institutions. Over twelve months, a small to mid-size law firm with an average of \$50,000 in its IOLTA account will earn \$500 at a Platinum Leader Bank. That means that if 25 firms with similarly sized IOLTA accounts maintained their accounts with a Platinum Leader Bank, they would earn \$12,500 in one year. That amount is enough to pay for foreclosure prevention for seven families.

At a time of historically low interest rates, a law firm's decision to maintain their IOLTA account at a Platinum Leader Bank has an enormous impact on the legal profession's

ability to self-fund legal assistance for indigent Pennsylvanians without having to resort to increased attorney registration fees or court filing fees, or relying on legislatively appropriated funds. Moreover, the greater funding available to legal aid services works to ease the burden of *pro se* litigants on the court system, as well as helping communities avoid safety net costs that would otherwise be incurred in assisting low-income individuals struggling with legal issues like housing, employment, and access to credit.

We are proud to recognize attorneys and law firms that choose to bank at a Platinum Leader Bank, and recognize these firms on our website through the "I Bank on Justice" campaign.

TO JOIN THE CAMPAIGN AND DEMONSTRATE YOUR SUPPORT OF FUNDING FOR LEGAL AID, TRANSFER YOUR IOLTA ACCOUNT TO ONE OF OUR PLATINUM LEADER BANKS AND CONTACT THE IOLTA BOARD SO THAT YOUR FIRM CAN BE FEATURED ON OUR WEBSITE.

PLATINUM LEADER BANKS

AS OF JUNE 30, 2017

ACNB Bank

American Bank

AmeriServ Financial Bank

BNY Mellon

Brentwood Bank

Centric Bank

CFS (Charleroi Federal Savings)
Bank

Congressional Bank

Fidelity Savings & Loan Bucks
County

First Priority Bank

First Resource Bank

FNB Bank

Fulton Bank

Huntingdon Valley Bank

Juniata Valley Bank

Lafayette Ambassador Bank

Mifflinburg Bank & Trust

MoreBank, a division of Bank of
Princeton

Muncy Bank & Trust Company

New Tripoli Bank

Parke Bank

Somerset Trust Co.

Standard Bank

Swineford National Bank

Washington Financial Bank

West Milton State Bank

Woori America Bank



OUTSTANDING LEADERSHIP IN SUPPORT OF LEGAL SERVICES

In recognition of its long-standing support and investment in civil legal aid, the IOLTA Board nominated Fulton Financial Corporation for the Pennsylvania Legal Aid Network (PLAN) Outstanding Leadership in Support of Legal Services Award. Fulton Financial Corporation was presented with the award at the PLAN Annual Awards Dinner held on March 28, 2017.

Fulton Financial Corporation and its subsidiary banks, Fulton Bank, FNB Bank, Lafayette Ambassador Bank, and Swineford National Bank have participated in the Platinum Leader Bank Program since March 2009, and their contributions have helped tremendously to increase access to justice and to facilitate community redevelopment across the Commonwealth.

The PLAN Excellence Awards are presented each year to individuals and organizations that exemplify excellence in their commitment and accomplishments as advocates for disadvantaged Pennsylvanians.

FULTON FINANCIAL CORPORATION


PLATINUM LEADER BANKS

FNB Bank
N.A.

Fulton Bank

Swineford
National Bank

 **Lafayette Ambassador Bank**

The Seal of the Commonwealth of Pennsylvania is visible in the background. It features two horses flanking a shield that depicts a ship on water. Above the shield is an eagle with wings spread. A banner at the bottom of the seal reads "CONSTITUTION 1791".

“The Pennsylvania Supreme Court strongly supports ensuring that everyone, regardless of financial means, has access to justice. Legal practitioners who offer their time and talents to those who are less fortunate remain connected to the communities they serve and the issues that affect these communities most.

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**— CHIEF JUSTICE THOMAS G. SAYLOR,
SUPREME COURT OF PENNSYLVANIA**

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