



Funding the Promise of Justice for All

SUPREME COURT OF PENNSYLVANIA

Pennsylvania Interest on Lawyer Trust Accounts Board

2025 ANNUAL REPORT

2025 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 healthcare, is at stake.

A MESSAGE FROM THE BOARD CHAIR & EXECUTIVE DIRECTOR

Dear Friends & Colleagues,

We are pleased to present our 2025 Annual Report.

Civil legal aid ensures fairness in our justice system for those that cannot afford a lawyer to protect their rights. An unrepresented party to a dispute is disadvantaged and left to navigate the court system alone. When both parties are represented, power is balanced, disputes are decided on the legal arguments presented by the lawyer for each party, and the court system operates more efficiently.

The IOLTA Board is the largest funder of civil legal aid in Pennsylvania. Our grant recipients provide exceptional, high-quality representation to low-income Pennsylvanians. They meet vigorous standards, are leaders in the civil justice community, and achieve remarkable outcomes for their clients.

In 2025, the IOLTA Board's revenue from interest earned on IOLTA accounts matched the high-water mark in 2024 due to continued high interest rates. In consultation with our grantees and the Supreme Court of Pennsylvania, we increased grants by 30% in 2025 and set aside the remaining funds in a Board-designated grant stabilization fund to support more level grantmaking in future years, when revenues are likely to decline due to lower interest rates, and to more gradually reduce grants when IOLTA revenues are likely to continue to decline.

We are deeply grateful to the Supreme Court of Pennsylvania for their ongoing commitment to the availability of civil legal aid for those most vulnerable in our Commonwealth. We extend our appreciation to the Pennsylvania Legislature for the Access to Justice Act revenue, our Platinum Leader Banks, the Pennsylvania Bar Association, and private attorneys who answer the call to provide pro bono representation.

Sincerely,



A handwritten signature in blue ink, reading "Samuel W. Milkes".

Samuel W. Milkes, Esq.
CHAIR



A handwritten signature in blue ink, reading "Stephanie S. Libhart".

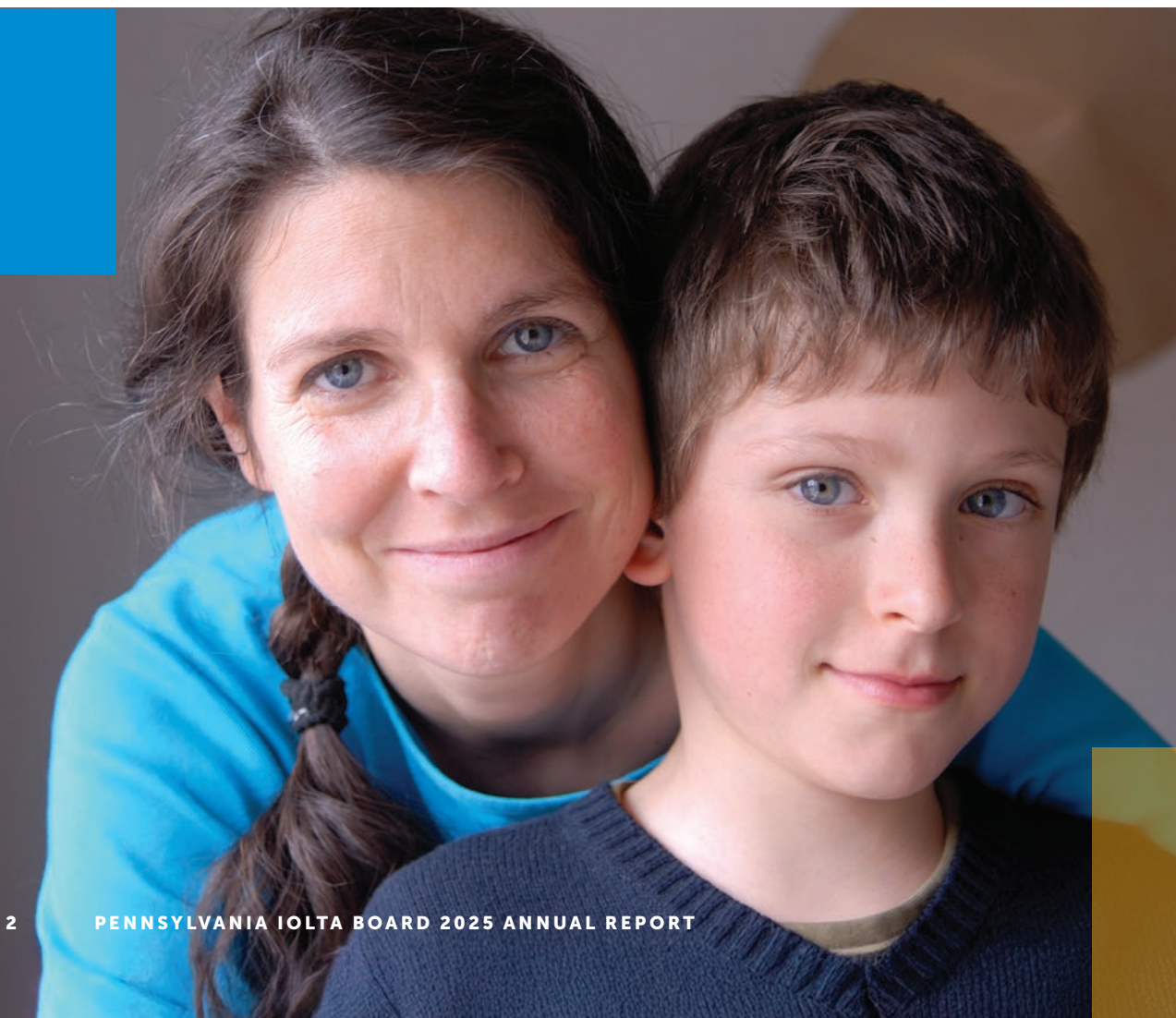
Stephanie S. Libhart
EXECUTIVE DIRECTOR

What is IOLTA?

IOLTA stands for Interest on Lawyer Trust Accounts. An IOLTA program exists in every state, the District of Columbia, Puerto Rico, and the Virgin Islands. In Pennsylvania, the program is administered by the Pennsylvania IOLTA Board, a nonprofit organization under the Supreme Court of Pennsylvania.

Pennsylvania Rules of Professional Conduct require attorneys to deposit nominal or short-term funds they hold for clients and others in IOLTA accounts. The interest earned on IOLTA accounts is transferred to the IOLTA Board to finance grants for the delivery of free civil legal aid to low-income Pennsylvanians.

Civil legal aid levels the playing field in legal disputes by ensuring that low-income people without the means to hire a lawyer have the legal representation and advice they need to protect their rights.



About Our Work

The IOLTA Board’s small professional staff manages the day-to-day operations of the IOLTA Board, including revenue and grant administration, monitoring attorney and bank compliance with court rules and regulations, and managing the *pro hac vice* admission application process for Pennsylvania courts.

14,169

IOLTA and MJ-IOTA accounts
monitored for compliance

15

class action residual
distributions received,
totaling \$536,551

231

unclaimed or unidentifiable
remittances received from
47 attorneys



1,186

pro hac vice admission
applications and fees
processed across
49 judicial districts

247

reports of grantees’
activities and
expenditures evaluated

The Impact of Our Grants

Our funding helped to support the following outcomes.



Financial Impact of Grants by Region

The IOLTA Board is committed to funding programs that increase access to justice for all Pennsylvanians. For that reason, funds are distributed to legal services organizations based on the geographical proportion of people living in poverty throughout the Commonwealth. This method ensures that resources are fairly allocated and support services for Pennsylvanians most in need.

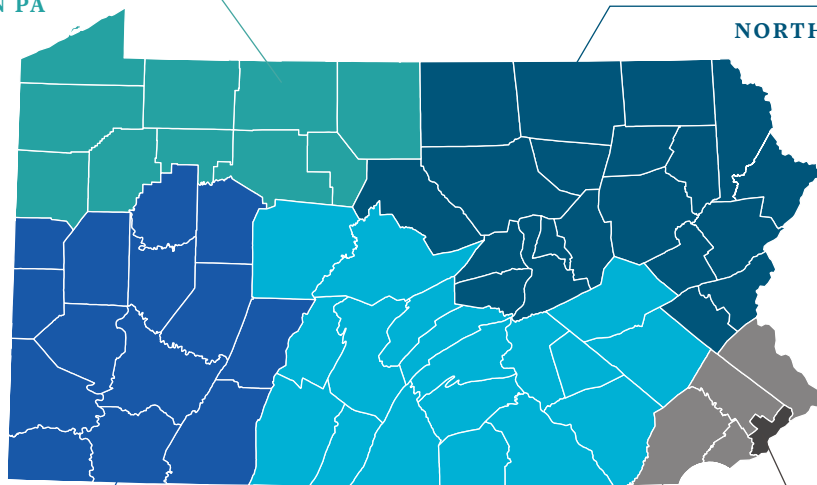
STATEWIDE SERVICES **\$5,784,061**

\$1,688,559

NORTHWESTERN PA

\$4,855,861

NORTHEASTERN PA



SOUTHWESTERN PA

\$6,132,645

SOUTHEASTERN PA

\$3,009,308

SOUTH CENTRAL PA

\$6,059,995

PHILADELPHIA

\$6,174,330

Grant Recipients

Organization	
AIDS Law Project of Pennsylvania	\$35,000
Allegheny County Bar Foundation	\$222,950
Community Justice Project	\$919,094
Community Legal Services of Philadelphia	\$5,472,982
Consumer Bankruptcy Assistance Project	\$50,000
Disability Rights Pennsylvania	\$160,000
Esperanza Immigration Legal Services	\$60,000
Franklin County Legal Services	\$290,000
Homeless Advocacy Project	\$94,500
Justice at Work	\$742,181
KidsVoice Pennsylvania, Inc.	\$137,000
Lackawanna Pro Bono, Inc.	\$140,400
Legal Aid of Southeastern Pennsylvania, Inc.	\$2,688,102
Legal Clinic for the Disabled, Inc.	\$124,500
Legal Services for Immigrants & Internationals	\$185,310
MidPenn Legal Services	\$5,235,775
Neighborhood Legal Services	\$3,055,925
North Penn Legal Services	\$4,164,660
Northwestern Legal Services	\$1,571,959
Pennsylvania Health Law Project	\$701,550
Pennsylvania HIAS Indigent Immigrant Legal Services	\$408,265
Pennsylvania Immigration Resource Center	\$355,226
Pennsylvania Institutional Law Project	\$1,136,940
Pennsylvania Legal Aid Network, Inc.	\$1,552,265
Philadelphia Lawyers for Social Equity	\$97,800
Philadelphia Legal Assistance Center, Inc.	\$56,300
Philadelphia Volunteers for the Indigent Program	\$125,000
Pro Bono Partnerships, Inc.	\$15,750
Public Interest Law Center	\$25,000
Regional Housing Legal Services	\$1,273,491
SeniorLAW Center	\$448,520
Summit Legal Aid	\$2,393,950
Women Against Abuse Legal Center	\$120,900
Women's Center & Shelter Civil Law Project	\$81,510
Legal Services Organizations	\$34,142,805

Grant Recipients CONTINUED

Drexel University Thomas R. Kline School of Law	\$177,800
Penn State Dickinson Law	\$132,961
Penn State Law	\$160,579
Temple University Beasley School of Law	\$177,800
Thomas R. Kline School of Law of Duquesne University	\$177,800
University of Pennsylvania Carey Law School	\$177,800
University of Pittsburgh School of Law	\$177,800
Villanova University Charles Widger School of Law	\$177,800
Widener University Commonwealth Law School	\$177,800
Law School Clinical and Internship Programs	\$1,538,140
Pennsylvania Bar Foundation	\$393,613
Loan Repayment Assistance Program	\$393,613
Legal Services Organizations	\$34,142,805
Law School Clinical and Internship Programs	\$1,538,140
Loan Repayment Assistance Program	\$393,613
Total 2024-2025 Grant Expenses	\$36,074,558



Recognizing our Platinum Leader Banks

Where You Bank Matters

Nearly 200 financial institutions have been approved by the Supreme Court of Pennsylvania to offer attorney trust accounts to Pennsylvania attorneys. The interest rate applied to IOLTA accounts varies widely by bank. The higher the interest rate, the more funding available for civil legal aid.

Platinum Leader Banks voluntarily pay a premium interest rate on IOLTA accounts in support of IOLTA's mission. When a law firm selects a Platinum Leader Bank for their IOLTA account, they are maximizing their contribution to civil legal aid.

For more information about opening an IOLTA account and to access the most current list of Platinum Leader Banks, visit our website at www.paiolta.org.

THE FOLLOWING FINANCIAL INSTITUTIONS WERE PLATINUM LEADER BANKS:

American Bank

AmeriServ Financial Bank

Bank of Bird in Hand

Benchmark Federal Credit Union

Centre 1st Bank

CFS Bank

First Resource Bank

Forbright Bank

Hingham Institution for Savings

Juniata Valley Bank

Meridian Bank

Mifflinburg Bank & Trust

New Tripoli Bank

Parke Bank

Presence Bank

Somerset Trust Co.

Wells Fargo Bank

Thank You to Our Donors

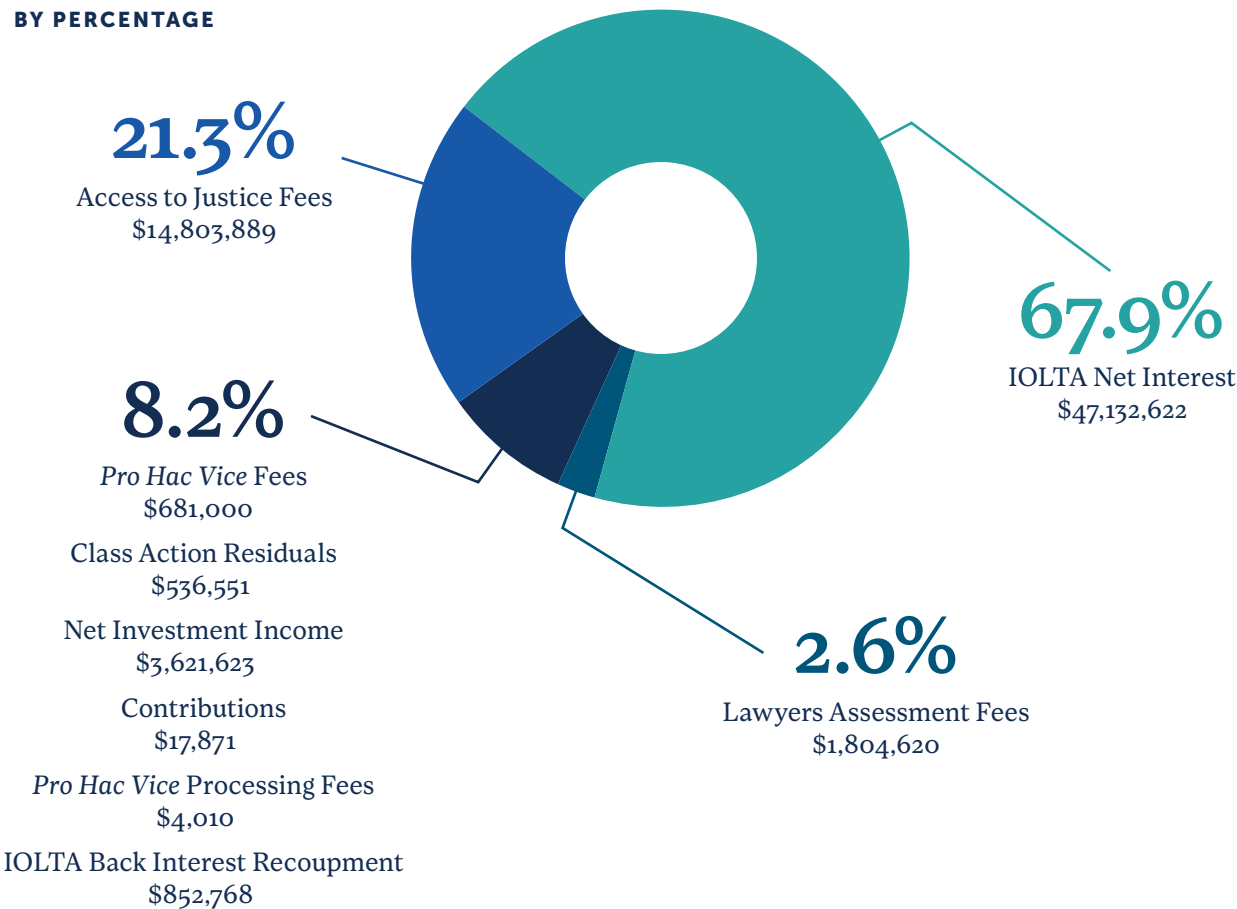
We are deeply grateful to those who support us financially.

Due to the IOLTA Board's fully funded administration, 100% of donations from law firms and private attorneys goes directly to support legal aid organizations. Because of your generosity, more low-income and disadvantaged Pennsylvanians will be able to receive civil legal services.

Maria Angelo	Therese Finan	Anne Jaeger	Robert Murray
Maliaka Bass	Martha Ann Finnegan	Michael Jaeger	Olga O'Donnell
William Bensley	Vernon Francis	Joseph Janos, III	Michele O'Dowd
Lori Bibko	Lawrence Friedeman	Priscilla Johnson	Georgine Olexa
Dennis Biondo	Richard Frumer	Robert Johnson	Michael Paige
Lisa Bookman	Joanne Fungaroli	Thomas Joyce, III	Ross Parr
Brennan Bradley	Charlene Gallagher	Jennifer Karmonick	Joel Peppetti
Arthur Braitman	Clare Gallagher	Stephen Kasloff	John Pesota
Debra Branch	Mary Kathleen Gillespie	Thomas Kemp, Jr.	Jacqueline Phillips
Eric Brauer	Julia M. Glencer	Susan Kempski	John Rafferty
Heath Brosius	Christina Glendening	Edward Kochuba	Sandra Riviears
Lisa Carlin	John Goetz	Ruth Kowarski Cooke	Marta Rothwarf
Paul Ceja	Anat Gordon	Roxanne La Roc	Mark Russell
Linda Checchio	Elaine Goucher	Cindy Lancaster	Louise Rynd
Christopher Cheng	John Gragson	Robert Lang	Ann Scarpino
Joseph Cimini	Jonathan Grossberg	Gregory Lawton	Brian Shea
Robert Connors	Sylvia Hahn	Rupasri Lloyd	Ruth Siegel
Michael Cook	Lisa Hanssen	Barbara Lovelace	Jacob Simon
Colleen Coonelly	Robert Hasson	Christianna Lyford	Joseph Skalniak
Adrienne Culmer	Richard Heiser	Christina Manuelli	Sally Steffen
Michael Cunningham	Nathan Henriksen	Sarah Markwood	Alan Sundburg
Diane DeSieno	Karen Herlich	Heather Martin	Jennifer Tate
Jacqueline DiRubbo	Nicole Herman	James Maule	Peter Torres
Laurel Diznoff	Thomas Hill	Felecia McBride	Diane Vari
Mary Donohoe	Shane Hockins	Daniel McElwee	James West
Michael Dorman	Janice Hogan	Charles Miller	Latrishia Whitelatch
David Dorsey	Thomas Hopkins	Dana Miller	
Stephen Elliott	Carol Horowitz	Jeffrey Miller	
Samuel Encarnacion	Robert Hulnick	Todd Miller	
Todd Feldman	Emmanuel Iheukwumere	Patricia Murphy	

By the Numbers

SCHEDULE OF REVENUE
BY PERCENTAGE



SCHEDULE OF EXPENSES
BY PERCENTAGE



Schedule of Revenue, Expenses, and Changes in Net Assets

	IOLTA	AJA	Pro Hac Vice	Property	Total
REVENUE					
IOLTA Net Interest	\$47,132,622	\$0	\$0	\$0	\$47,132,622
Access to Justice Fees	\$0	\$14,803,889	\$0	\$0	\$14,803,889
Pro Hac Vice Fees	\$0	\$0	\$681,000	\$0	\$681,000
Lawyers Assessment Fees	\$1,804,620	\$0	\$0	\$0	\$1,804,620
Class Action Residuals	\$536,551	\$0	\$0	\$0	\$536,551
Net Investment Income	\$3,152,930	\$468,693	\$0	\$0	\$3,621,623
Contributions	\$17,871	\$0	\$0	\$0	\$17,871
Pro Hac Vice Processing Fees	\$0	\$0	\$4,010	\$0	\$4,010
IOLTA Back Interest Recoupment	\$852,768	\$0	\$0	\$0	\$852,768
Total Revenue	\$53,497,362	\$15,272,582	\$685,010	\$0	\$69,454,954
EXPENSES					
General & Program Administration	\$1,072,352	\$61,401	\$43,468	\$8,917	\$1,186,138
Grant Expenses					
Legal Services Organizations	\$20,450,538	\$13,692,267	\$0	\$0	\$34,142,805
Law Schools	\$1,538,140	\$0	\$0	\$0	\$1,538,140
Loan Repayment Assistance Program	\$0	\$0	\$393,613	\$0	\$393,613
Total Grant Expenses	\$21,988,678	\$13,692,267	\$393,613	\$0	\$36,074,558
Total Expenses	\$23,061,030	\$13,753,668	\$437,081	\$8,917	\$37,260,696
Changes in Net Assets	\$30,436,332	\$1,518,914	\$247,929	(\$8,917)	\$32,194,258
Acquisition of Property	(\$16,075)	(\$1,210)	\$0	\$17,285	\$0
Net Assets — Beginning	\$74,773,497	\$17,519,709	\$2,530,703	\$16,195	\$94,840,104
Net Assets — Ending	\$105,193,754	\$19,037,413	\$2,778,632	\$24,563	\$127,034,362

Board of Directors



Honorable Kay Kyungsun Yu
CHAIR
*Court of Common Pleas of
Philadelphia County*



Samuel W. Milkes, Esq.
VICE-CHAIR
*Nonprofit and Legal Aid
Consultant*



Joseph G. Price, Esq.
TREASURER
*Dougherty Leventhal
& Price LLP*



David R. Fine, Esq.
SECRETARY
K&L Gates LLP



J. W. Alberstadt, Jr., Esq.
*MacDonald, Illig,
Jones & Britton LLP*



Colleen F. Coonelly, Esq.
*Domestic Violence Consultant
Montgomery County*



Gittel Hilibrand, Esq.
MAH Associates, LLC



Sharon López, Esq.
Triquetra Law



Marcel S. Pratt, Esq.
Ballard Spahr LLP

Chief Justice Debra Todd



For more than 50 years, the Pennsylvania Supreme Court has been committed to improving access to justice for all Pennsylvanians through the use of IOLTA funds. As the needs of our most vulnerable citizens continue to challenge the criminal and civil justice systems, our focus on the importance of and support for local legal aid programs has never been more important. As Chief Justice of Pennsylvania I am grateful for IOLTA's work in support of those services, and I encourage attorneys across Pennsylvania to participate in whatever pro bono service they are able through direct representation to the poor or financial support of available legal aid programs. Working together, we can make a difference for Pennsylvanians in need."



SUPREME COURT OF PENNSYLVANIA

Pennsylvania Interest on Lawyer Trust Accounts Board

MAILING ADDRESS

PA IOLTA Board
P.O. Box 62445
Harrisburg, PA 17106-2445

OFFICE ADDRESS

Pennsylvania Judicial Center
601 Commonwealth Avenue, Suite 2400
Harrisburg, PA 17120-0901

Tel 717-238-2001

Toll Free 888-PA-IOLTA (724-6582)

Fax 717-238-2003

paiolta@pacourts.us

FOR MORE INFORMATION VISIT WWW.PAIOLTA.ORG