

IOLLA FUND

Board of Trustees

11 East 44 Street
Suite 1406
New York, NY 10017

September 27, **2023**

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

Date: Wednesday September 27, 2023

Time: 12:00 pm

1. CALL TO ORDER

The meeting will be called to order at 12PM.

2. APPROVAL OF MINUTES OF THE MEETING OF THE BOARD OF TRUSTEES

Minutes of the June 7, 2023 Board of Trustees Meeting are included at **Tab 2** for your review. These minutes have not been previously circulated.

3. EXECUTIVE REPORT

Mr. O'Malley will report on grant-related matters and developments. Please see **Tab 3** for materials.

4. JUSTICE INFRASTRUCTURE PROJECT

Mr. O'Malley will report on the Project. Please see **Tab 4** for materials.

5. ADMINISTRATIVE AND FINANCIAL REPORT

Ms. Agard will report on the Fund's financial position, the administrative budget, bank revenue, interest rates and other administrative matters. Please see **Tab 5** for reports and materials in support of these items.

6. GENERAL COUNSEL'S REPORT

Ms. Fecko will report on Grantees, attorney and bar association, banking, and IOLA Office matters. Please see **Tab 6** for materials.

7. RESOLUTION

Mr. O'Malley will describe the Resolution on changes to salary and benefits. Please see **Tab 7** for Resolution.

8. MEETINGS

The Trustees will confirm the scheduled meetings for Calendar Year 2023. Please see **Tab 8**.

9. EXECUTIVE SESSION

Please see **Tab 9** for Motion.

10. ADJOURNMENT

IOLA Fund of the State of New York
Meeting of the Board of Trustees – New York, NY
June 7, 2023
DRAFT

Present: Trustees Dunham, Galowitz, and Lindenauer
Public
Videoconference: Chair Davis, Trustees Cirando, Lopez-Soto, Madigan, and Ross
Absent: Trustee Villaverde
Staff: Agard, Fecko, and O'Malley

1. Call to Order.

The meeting was called to order by Chair Davis at approximately 12:10 p.m.

2. Approval of the minutes of the meetings of the Board of Trustees held on March 8, 2023.

The minutes of the above meeting were reviewed. Trustee Lindenauer moved to approve the minutes, seconded by Trustee Galowitz, and the Board approved the motion unanimously.

3. Administrative and Financial Report

Ms. Agard reported that the cash on hand as of April 1 was about \$200 million with net interest earnings in April of over \$16 million and grant expenses of only \$93,000, leaving over \$216 million on hand as of May 1. Interest revenue in April reflected an increase of nearly six times as compared with April 2022 (\$2.3 million). The net yield has risen to 2.28%. Mr. O'Malley added that total interest revenue in FY21 was \$29 million, growing to \$106 million in FY22 and the current rolling 12 month revenue is approximately \$120 million. He further stated that, given that the Federal Reserve has indicated it may halt rate increases in June but has not indicated any plans to lower rates, it may be reasonable to expect the current revenue levels through at least the next 12 months. If so, the IOLA Fund could expect to collect approximately \$180 million. Ms. Agard pointed out that although the average balances were down slightly, the rising interest rates continue to drive revenue income.

Ms. Agard noted that no administrative expenses were recorded in April due to the delayed approval of the NYS Budget. Ms. Agard explained that the written report shows administrative expenses through March 31, the end of our fiscal year, with total expenses of \$1.84 million, under our total annual budget of \$1.984.

4. Counsel's Report

As to Grantee matters, Ms. Fecko highlighted her participation in the 2023 Technology Conference, sponsored by the Technology Working Group of the Permanent Commission on Access to Justice, which had over 450 attendees. Ms. Fecko moderated the Leadership Panel and thanked Colleen Fehringer for her assistance with organizing the panel.

With Mr. O'Malley and Ms. Fehringer, Ms. Fecko dedicated considerable time in the last quarter researching and drafting the materials related to the Justice Infrastructure Project.

Ms. Fecko announced that she would again chair a CLE panel on attorney escrow accounts, which will include cybersecurity issues, to be held on June 29 at the NYC Bar Association.

With regard to bank compliance, Ms. Fecko reported that in the last quarter, the IOLA Fund completed reviews of five Large Banks, resulting in an expected total annual interest increase of \$5.1 million. Ms. Fecko also updated the Board that, as of June 1, the Safe Harbor rate is 3.15%. In response to a question from Trustee Dunham, Ms. Fecko explained that she had not encountered any opposition from banks to the IOLA Fund's compliance efforts but that many banks are slow to respond fully to the compliance inquiries, which necessitates considerable follow up by IOLA staff. Chair Davis expressed appreciation for the IOLA staff's efforts.

Finally, Ms. Fecko reported that she attended a training by the Commission on Ethics & Lobbying in Government specifically for ethics officers and that she will offer an ethics training to IOLA Board members following today's Board meeting.

In response to a question from Trustee Lindenauer about the Procurement and Contracting Community of Practice (PCCP), Ms. Fecko explained that it is not an IOLA grantee facing initiative. Rather, it is an effort launched by the Division of Budget to coordinate feedback from the procurement professionals across the Executive Branch with the Office of the State Comptroller as well as to serve as a clearinghouse for sharing best practices, developing common forms, etc.

5. Executive Report

Mr. O'Malley referenced his written report and indicated that there are two grantee matters to be discussed in Executive Session.

Mr. O'Malley then made a detailed presentation about the proposed Justice Infrastructure Project. He referenced the considerable research conducted to date and outlined the general parameters of the Project while advising that the specifics would be determined through engagement with community members, the public, and stakeholders. Mr. O'Malley emphasized that the Project would focus on IOLA's mission of improving the entire civil legal aid system with the client experience serving as the filter. A long discussion followed.

With respect to questions about cost, Mr. O'Malley explained that while setting a total budget is premature, he expected that the Project would likely lead to three streams of funding: (1) upgrading software, hardware, security, and other technology capacities of Project participants, (2) investments to make the substantive enhancements to the overall system, and (3) ongoing expenses to maintain the enhanced system.

As the discussion wound down, the Board offered its strong endorsement of the concepts presented and supported the IOLA Fund staff moving forward with the next steps outlined in Mr. O'Malley's Memorandum dated May 31, 2023, namely: (a) identify a project manager, (b) identify existing technology initiatives and collaborations among current IOLA grantees, (c) analyze the 2023 Technology Survey, and (d) develop recommendations for stakeholder engagement.

6. Executive Session

Chair Davis made a motion to enter into Executive Session to consider matters relating to the financial history and appointment of particular corporations (i.e., IOLA grantees) and the administrative proceeding pending before the NYS Division of Human Rights, which was seconded by Trustee Lindenauer and approved without objection. The Board took no action while in Executive Session.

There being no further business before the Board, the meeting was adjourned at approximately 1:40 p.m.

7. Next Meeting

The next meeting of the IOLA Board of Trustees is scheduled for September 27, 2023 at noon at the IOLA Fund office.

Respectfully submitted,
Christopher B. O'Malley
Executive Director

Interest on Lawyer Account Fund of the State of New York

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

CHRISTOPHER B. O'MALLEY
Executive Director

DATE: September 21, 2023

TO: IOLA Board of Trustees

RE: September 27, 2023, Board Meeting, Executive Report

1. IOLA Justice Infrastructure Project

See attached Memo to the Board

2. PCAJ

The Chief Judge's Annual Hearing took place on September 18th. Made a presentation to the Chief Judge with other members of the Funding Group about our proposed recommendations in July. The Funding Group is now incorporating the Chief Judge's suggestions into our draft report.

3. IOLA Grantee Matters

Met with Legal Services of Central New York, Community Development Project, and Brooklyn Legal Services Corp. A, continued discussions with Legal Aid Society of Northeastern New York and with LSC regarding LASNNY's contract. With Michele Agard and Christine Fecko met with the Division of Budget Team assigned to IOLA to discuss Appropriation amounts for Fiscal Years 25-27. Participated in the grantmaking process for Fund for New Citizens.

4. IOLA Data Projects

Colleen Fehringer will present on IOLA's use of Tableau to increase the utility and access to IOLA's data, and share the data visualization that was created around IOLA grantee's collaborations.



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Interest on Lawyer Account Fund of the State of New York

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

MEMORANDUM FROM:

CHRISTOPHER B. O'MALLEY
Executive Director

DATE: September 27, 2023
TO: IOLA Board of Trustees
RE: Justice Infrastructure Project Activity Report

BOARD OF TRUSTEES

John A. Cirando, Esq.
Mary Rothwell Davis, Esq.
Douglas W. Dunham, Esq.
Paula Galowitz, Esq.
Susan B. Lindenauer, Esq.
Edwin J. Lopez-Soto, Esq.
Kathryn Grant Madigan, Esq.
Paulette E. Ross, Esq.
Sergio Villaverde, Esq.

At the June 7, 2023, Board Meeting it was agreed that the Justice Infrastructure Project would become a standing agenda item at future Board meetings and that Staff would provide the Board with an update on activities related to the Project.

Project Manager Consultant

The IOLA Fund released a Solicitation of Interest for Project Management Services on June 27, 2023, with a return date of August 4, 2023. The following firms submitted a response: Just-Tech, Stout, Price Waterhouse Coopers (PwC), Brocade Studio, Metasys Consulting Group. Using the information gathered from the SOI, IOLA issued an RFP for Project Management Services on August 23, 2023, with a return date of September 29, 2023. We expect to hire a Project Manager before the next Board meeting in December.

Technology Consultant

IOLA has contracted with Just-Tech to provide consulting and technology related services to support the Justice Infrastructure Project and to support the Project Manager. Just-Tech is a technology firm focused on the specialized IT needs of legal services providers nationwide. Founded by attorney and former Chief Information Officer of Legal Services NYC, John Greiner, Just-Tech brings a wealth of experience in New York State and across the country in evaluating and improving the use of technology by civil legal aid providers.

Supplemental Technology Grants

A final reconciliation for FY23 indicated that IOLA grantees had not spent a total of \$1,001,230 from all FY 23 grants. State Finance procedures require that any such funds be distributed by September 1, or the funds are returned to the State. To avoid this



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IOLA issued a supplemental grant to all grantees of up to \$15,000 for technology needs to be spent by March 31, 2024.

Results of the 2023 Technology Survey

The PCAJ, with support from IOLA and LSC's Office Of Data Governance and Analysis, issued a technology Survey to over 90 New York State legal service providers. LSC is reviewing and providing an analysis of the survey, and Will be issuing a report on the findings soon.

Existing Collaborations Among IOLA Grantees

Emily Radigan reviewed grantee applications and GARs to map the existing collaborations among IOLA Grantees, which will inform project planning. A visualization of that data can be found at:

<https://kumu.io/eradigan/iola-grantee-collaborations>.

Next Steps

Review the responses to the Project Manager RFP and hire a Project Manager. Work with Project Manager to develop plan to begin Project with a focus on initial stakeholder engagement.

ADMINISTRATIVE REPORT

Prepared by: Michele D. Agard
Director of Administration

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Variance Report (FY' 24 vs. FY'23)

A. Financial Statement August 2023

**IOLA Fund of the State of New York
Financial Statement August 2023**

NYS IOLA Cash Balance: July 1, 2023 **\$ 249,047,050.00**

Adjustments:

Deposit Revenue: July 2023 **\$ 18,871,413.00**

IOLA Admin Expense: July 2023 **\$ (145,219.00)**

IOLA Grant Expense - July **\$ (3,986,901.00)**

SUB-TOTAL **\$ 14,739,293.00**

**Opening
August 1, 2023
Cash Balance:** **\$ 263,786,343.00**

B. Consolidated Bank & Revenue Report

TOTAL NO. PARTICIPATING FINANCIAL INSTITUTIONS (REMITTING)

132

average net yield percent July 2023: 1.66%

lowest rate: 0.01%

highest rate (monthly): 5.20%

percent of all banks remitting this month: 69%

percent of banks waiving fees: 67%

	Jul-23	Jul-22	Change	
Current Month Interest Revenue (Earnings)	18,871,413	4,823,739	14,047,674	291.22%

FY 23-24 vs. FY 22-23 Year-to-date Interest Revenue	\$ 73,683,214	\$ 13,445,881	60,237,333	448.00%
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REVENUE COMPARISON									
Month	FY 21	FY 22	FY 23	FY24	FY 21	FY 22	FY 23	FY 24	
APR	3,089,827	2,680,051	2,363,276	16,247,620	62,343,126	28,684,491	30,933,151	120,010,615	
MAY	2,340,357	2,662,913	2,563,224	18,417,161	59,219,641	26,595,047	30,833,462	135,864,552	
JUN	2,205,946	2,857,667	3,695,642	20,147,020	55,827,997	29,658,768	31,671,437	152,315,930	
Quarter 1	7,636,130	8,200,631	8,622,142	54,811,801					
JUL	2,061,910	2,703,240	4,823,739	18,871,413	51,575,724	30,300,098	33,791,936	166,363,604	
AUG	2,157,428	2,437,269	6,010,338		47,414,862	30,579,939	37,365,005		
SEP	2,243,153	2,520,539	7,413,331		44,088,929	30,857,325	42,257,797		
Quarter2	6,462,491	7,661,048	18,247,408	18,871,413					
OCT	2,199,558	2,365,175	9,942,949		39,997,925	31,022,942	49,835,571		
NOV	2,250,960	3,106,185	10,661,811		37,474,127	31,878,167	57,391,197		
DEC	2,636,864	2,757,457	14,169,654		34,228,059	31,998,760	68,803,394		
Quarter 3	7,087,382	8,228,817	34,774,414	0					
JAN	2,535,226	2,487,618	14,716,254		32,487,569	29,463,534	81,032,030		
FEB	2,451,467	2,193,419	13,175,426		30,937,332	31,693,104	92,014,037		
MAR	2,921,571	2,478,393	16,590,627		29,094,267	31,249,926	106,126,271		
Quarter 4	7,908,264	7,159,430	44,482,307	0					
GRAND TOTAL	29,094,267	31,249,926	106,126,271	73,683,214					

C. Administrative Budget

Budget Variance Report: Fiscal Year 2023-24

As of July 31, 2023

Administrative Expenses 2023-24	Expenditure July, 2023	Year to Date Expenditures 7/31/23	Current Budget*** 2023-24
SUPPLIES AND MATERIALS	\$ -	\$ 2,134	\$ 10,000
57010 Food & Related Consum SupMat		\$ 349	
57032 Office Supplies	\$ -	\$ 1,785	
57035 Reference Book/Mag/Map/Subscrip SM	\$ -	\$ -	
TRAVEL	\$ -	\$ 1,545	\$ 13,000
54010 Travel-Airplane	0	\$ -	
54011 Travel Card Unclassified	\$ -	\$ 1,545	
54013 Travel-Lodging	0	\$ -	
54014 Travel-Meals	0	\$ -	
54015 Travel-Mileage			
54017 Travel-Parkg, Tolls, Incdntls	0	\$ -	
54019 Travel-Public	0	\$ -	
54020 Travel-Rental	0	\$ -	
54021 Travel-Supplies			
54022 Travel-Train	0	\$ -	
54023 Employee Travel- Per Diem			
Contractual Services	\$ 8,105	\$ 201,462	\$ 591,000
51010 Telephones	\$ -	\$ 1,867	
51076 Security/Protection Software	\$ -	\$ -	
51090 Data Management Services	\$ -	\$ 58,309	
51091 Internet Services	\$ -		
51092 IT Equipment M&S	\$ -	\$ 5,887	
51093 Software Maint & Support	\$ -	\$ 19	
51104 Enhanced Telecommnctn Services	\$ -	\$ 154	
55010 Newspaper/Billboards (ADV/PubNot)	0	\$ 2,334	
55047 Client Services (Unclssfd)	2,613	\$ 20,333	
55050 In-state Conference, Workshops, Meeting &		\$ -	
55051 Out-of-state Conference, Workshops, Meeting &			
55181 Custodial	\$ 1,544	\$ 2,697	
55203 Postage	\$ -	\$ -	
55205 Record Management Services	\$ 791	\$ 1,113	
58201 RE - Rental	\$ -	\$ 78,906	
58204 Tax escalation		\$ 17,540	
58401 Prompt Payment Interest			
58501 Memberships		\$ 430	
58801 Indirect Costs	\$ 1,725	\$ 6,623	\$ 50,000
58971 Procurement Card Unclassified	\$ 1,432	\$ 5,250	
Equipment	\$ -	\$ 1,036	\$ 5,000
56009 Office Equipment R&M (include telephone)	\$ -	\$ 759	
56020 Equipment Lease	\$ -	\$ 277	
56040 Office Furniture			
Subtotal: Non-Personal Service	\$ 8,105	\$ 206,177	\$ 594,000
PERSONAL SERVICE	\$ 94,739	\$ 275,365	\$ 840,000
50101 Regular Employee - Base Salary	91,961	\$ 266,012	\$ 840,000
50107 Regular Employee - Lump Sum	0.00	\$ 1,203	
50108 Reg Employee-Additional Comp	2,778	\$ 8,150	
FRINGES	\$ 42,375	\$ 162,680	\$ 550,000
60020 Fringe Benefit	42,375	\$ 162,680	\$ 550,000
Subtotal: Personal Service	\$ 137,114	\$ 438,045	\$ 1,390,000
GRAND TOTAL	\$ 145,219	\$ 644,222	\$ 1,984,000

MEMO

TO: NY IOLA Management
From: Delta Consulting
RE: IOLA Reporting Package
Date: September 22, 2023, 2023

The data in the report represents information for interest earning periods ending June 30, 2023, with key data and metrics presented on a monthly, quarterly, or 12 month basis. (Note: June earnings are due and recorded as July deposits).

Monthly Summary

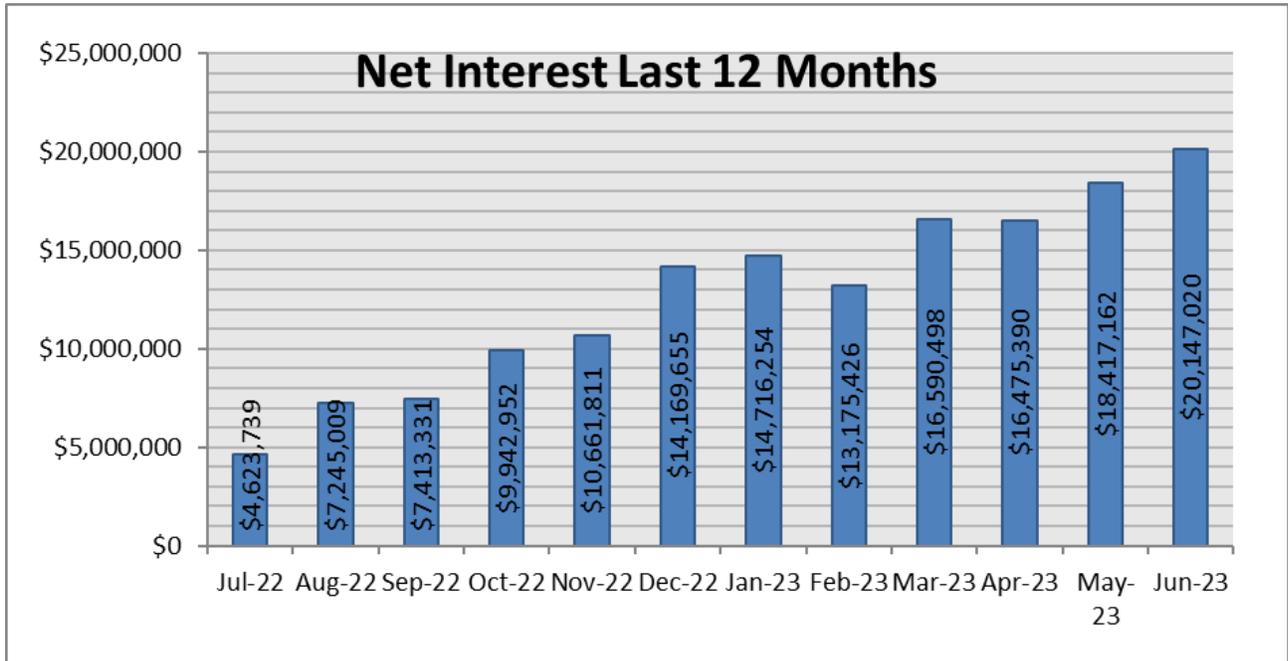
For the June, 2023 earnings period as shown below, 172 banks reported gross interest of over \$20.27M. Service fees were at \$132,425 which were typical for June. For the month, 45,417 accounts maintained average daily balances of just over \$9.4B (which is above the twelve month average of \$9.1B). The gross yield on these accounts, meaning the effective interest rate before fees, was 2.61% for the period, and 2.59% 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 1a** displays a chart of the top 30 banks sorted by the amount of balances held at each (as those banks holding the largest balances have the greatest impact on revenue). **Exhibit 1b** is a summary of all banks for the period, sorted alphabetically.

# of Banks Reporting*	Gross Interest	Service Charges	Net Interest	Avg. Daily Balance	Num Accts.	Gross Yield %	Net Yield %
172	20,279,446.40	132,425.21	20,147,202.44	9,445,984,221	45,417	2.61%	2.59%

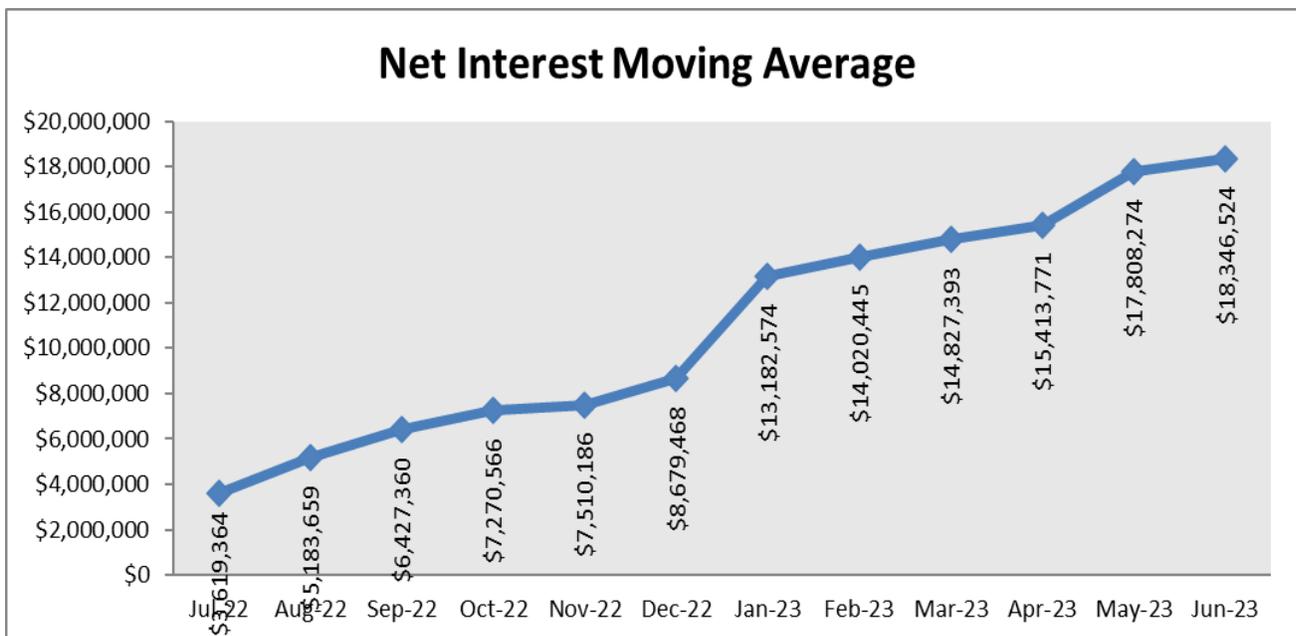
Key Index Rates as of June 1, 2023	
Fed Funds Target Rate (upper range)	5.25%
NY IOLA Benchmark Rate	3.15%
Platinum Partner Rate	3.15%
Gold Partner Rate	2.63%

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 \$4.6M in July 2022 to a high of over \$20.1M in June of 2023. June's earnings are the highest in the past 12 months and are well above the 12 month average of \$12.80M.

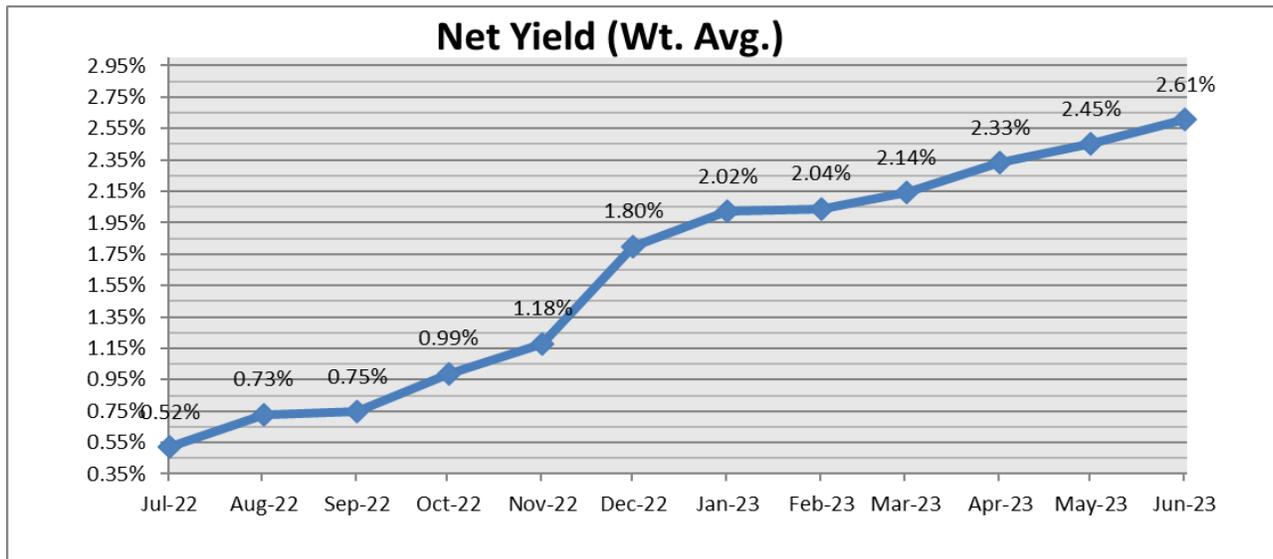


The chart below uses a three month moving average to smooth out the quarterly payments. As can be seen, the net interest moving average as of June is \$18.35M, up from the previous two months and higher than the prior 12 month peak in May. Balances have dropped somewhat from their high in June 2022 of \$10.7B to \$9.45B in June 2023.



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.

Rates in June have risen 223 basis points over the last 12 months and 16 bp over May's rates. This is consistent with the Fed Funds Target Rate increases in March and May. The yield will continue increasing over the course of the next few months due to subsequent FFTR increases and compliance efforts based on higher overall deposit rates albeit at a much slower pace. The terminal level for the Fed Funds rate is expected to be between 5.25% and 5.75% at this time.



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, we see balances generally ranging from \$8.81B to \$9.88B. June's number comes in at \$9.45B, up from the previous month. This number is off the previous high set in June 2022 of \$10.74B.

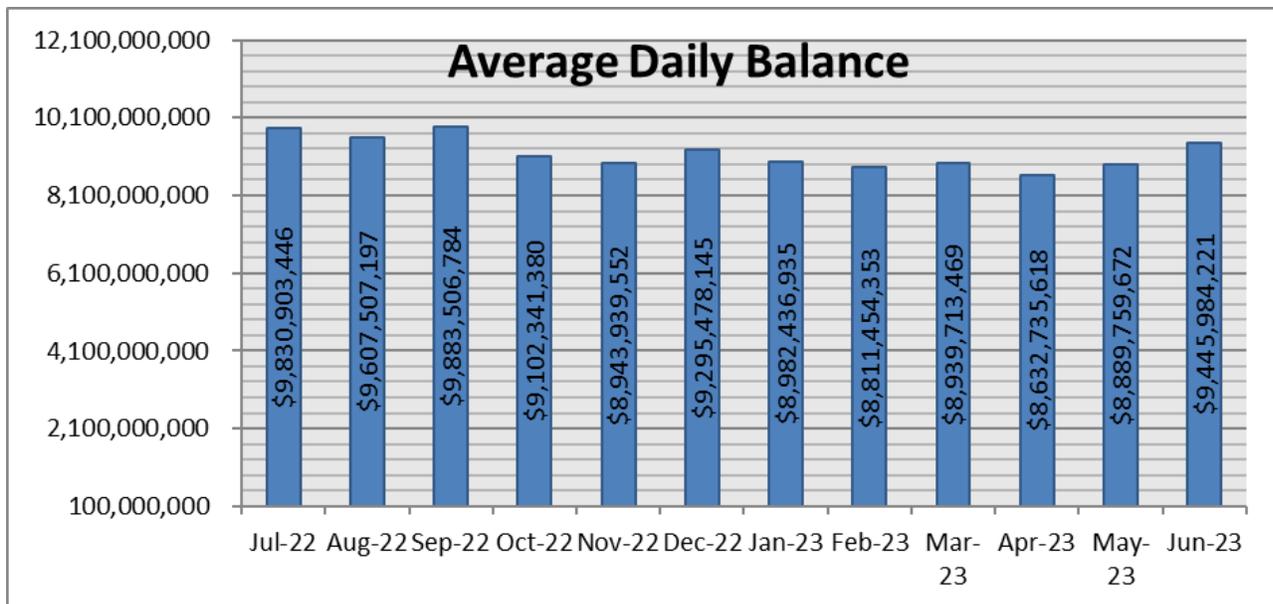


Exhibit 2a displays the historical balance detail for the 30 largest deposit holding IOLA institutions, along with its 12 month average balance and percentage of total deposits. Sorted by largest balances first, this chart shows the outsized impact the largest IOLA depositories will have on IOLA results. During June, balances were roughly in line for these large institutions. The top five institutions account for 68.4% of total IOLA balances, while the top ten institution's share held 80.7% of total IOLA balances. **Exhibit 2b** displays the same information for all NY IOLA institutions.

We hope you find this information useful and look forward to discussing any questions you might have.

EXHIBIT 1a

Monthly Banks Summary - Top 30 Banks by ADB

For Earnings Period of June, 2023

Bank Name	Bank #	Gross	Service Charges	Net	Bank ADB	Number of Accounts	Gross Yield (%)	Net Yield (%)	Avg. Account Net	Avg. Account ADB
J.P. Morgan Chase	62	5,641,120.27	48,584.59	5,592,535.68	2,681,657,590	13,580	2.56	2.54	411.82	498,165
Citibank	171	3,097,664.55	0.00	3,097,664.55	1,230,598,601	8,330	3.06	3.06	371.87	279,636
M&T Bank	152	1,639,331.56	0.00	1,639,331.56	634,007,380	2,503	3.15	3.15	654.95	252,969
Sterling National Bank	134	1,528,357.87	11,593.34	1,516,764.53	593,748,520	1,083	3.13	3.11	1400.52	545,077
Flagstar Bank	125	1,391,524.48	14,241.76	1,377,282.72	522,845,928	1,498	3.24	3.20	919.41	358,790
Bank of America	153	1,106,557.37	0.00	1,106,557.37	427,440,279	2,244	3.15	3.15	493.12	190,464
TD Bank, NA	118	817,261.74	0.00	817,261.74	337,635,050	2,644	2.85	2.85	309.10	127,699
Esquire Bank	131	465,735.24	0.00	465,735.24	306,526,351	286	0.61	0.61	1,628.44	1,004,873
Key Bank Services Corp.	21	515,773.44	14,345.90	501,427.54	197,646,024	1,579	3.17	3.09	317.56	125,269
Orange Bank & Trust Company	41	30,180.24	-	30,180.24	137,622,559	352	0.27	0.27	85.74	536,461
Capital One	173	303,553.29	6,694.04	296,859.25	183,376,592	1,558	1.95	1.91	190.54	114,701
Dime Community Bank	149	68,051.92	2,730.00	65,321.92	182,074,487	346	0.44	0.42	188.79	514,616
Valley National Bank	148	386,933.65	3,960.46	382,973.19	148,027,664	337	3.18	3.15	1,136.42	423,316
HSBC	122	974,129.36	9,345.59	964,783.77	136,733,674	546	2.86	2.83	1,767.00	245,914
Citizens Bank, N.A.	90	27,475.54	0.00	27,475.54	136,980,863	845	0.24	0.24	32.52	158,242
Wells Fargo	141	259,057.33	-	259,057.33	100,358,335	472	3.14	3.14	548.85	211,990
First Republic Bank	36	110,521.34	0.00	110,521.34	94,268,964	257	1.43	1.43	430.04	370,308
NBT Bank N.A.	135	59,095.66	0.00	59,095.66	71,897,924	318	1.00	1.00	185.84	226,100
Northfield Bank	48	74,871.52	1,980.85	72,890.67	70,340,640	475	1.30	1.26	153.45	147,520
Community Bank, N.A.	175	237,604.60	3,564.56	234,040.04	69,492,991	557	4.16	4.10	420.18	117,157
City National Bank/California	185	195,183.63	389.20	194,794.43	64,993,059	93	3.65	3.65	2,094.56	687,959
First National Bank of Long Island	55	51,033.84	3,799.18	47,234.66	63,992,302	293	0.97	0.9	161.21	211,915
East West Bank	161	154,221.65	0.00	154,221.65	60,800,949	86	3.09	3.09	1,793.28	702,453
Bank United	77	129,420.33	0.00	129,420.33	55,747,380	108	2.82	2.82	1,198.34	511,570
Canandaigua National Bank & Trust Co.	22	15,454.41	1,942.28	13,512.13	45,066,202	297	0.42	0.36	45.50	181,054
Tompkins Community Bank	224	5,168.23	0.00	5,168.23	54,462,677	237	0.12	0.12	21.81	221,098
Five Star Bank	39	108,371.68	3,654.83	104,716.85	44,076,444	177	2.99	2.89	591.62	236,485
Santander Bank	121	29,819.59	-	29,819.59	36,774,244	270	0.99	0.99	110.44	134372.29
Genesee Regional Bank	193	1,414.85	0.00	1,414.85	33,118,100	61	0.05	0.05	23.19	564,394
New York Community Bank	66	9,115.81	0.00	9,115.81	32,736,953	302	0.34	0.34	30.18	108,610
	30	19,434,004.99	126,826.58	19,307,178.41	8,755,048,726.00	41,734.00	2.70%	2.68%		

EXHIBIT 1b

Monthly Banks Summary - All Banks, Alpha Sort

For Earnings Period of June, 2023

Bank Name	Bank #	Gross	Service Charges	Net	Bank ADB	Number of Accounts	Gross Yield (%)	Net Yield (%)	Avg. Account Net	Avg. Account ADB
1st Century Bank, a division of MidFirst Bank	215	56.07	0.00	56.07	22,262	1	3.06	3.06	56.07	21,657
Abacus Federal Savings Bank	19	84.08	0.00	84.08	225,067	5	0.15	0.15	16.82	44,966
ACCESS Federal Credit Union	98	346.81	0.00	346.81	421,937	7	1.00	1.00	49.54	60,279
Adirondack Bank	5	3,448.74	316.04	3,132.70	6,993,585	51	0.60	0.54	61.43	137,123
Adirondack Trust Company	64	453.50	100.00	353.50	11,843,423	58	0.05	0.04	6.09	169,910
Alden State Bank	9	257.64	67.24	190.40	1,694,552	11	0.06	0.05	17.31	187,889
Alma Bank	2	50,457.05	0.00	50,457.05	20,939,719	53	2.93	2.93	952.02	367,711
Alternatives Federal Credit Union	29	3.11	0.00	3.11	24,724	9	0.05	0.05	0.35	2,772
Amalgamated Bank of New York	157	7,327.55	0.00	7,327.55	2,961,657	45	3.01	3.01	162.83	62,894
Amerasia Bank	172	283.59	0.00	283.59	1,701,540	11	0.20	0.20	25.78	156,834
AmeriCu Credit Union	142	241.33	0.00	241.33	643,862	9	0.15	0.15	26.81	71,702
Apple Bank For Savings	181	26,574.42	415.83	26,158.59	33,498,088	98	0.97	0.95	266.92	329,921
Ballston Spa National Bank	150	158.41	95.84	62.57	6,472,993	32	0.03	0.01	1.96	199,872
Banco Popular North America	76	64,098.10	0.00	64,098.10	24,708,162	77	3.16	3.16	832.44	326,711
Bank Hapoalim B.M.	206	2,904.33	0.00	2,904.33	4,667,475	2	0.25	0.25	1,452.17	2,329,847
Bank Leumi	56	18,665.44	0.00	18,665.44	8,040,918	11	2.82	2.82	1,696.86	655,400
Bank of America	153	1,106,557.37	0.00	1,106,557.37	427,440,279	2,244	3.15	3.15	493.12	190,464
Bank of Greene County	25	1,208.25	380.27	827.98	11,946,693	50	0.12	0.08	16.56	238,162
Bank of Holland	178	266.39	0.00	266.39	2,139,456	8	0.05	0.05	33.30	267,122
Bank of Hope	198	4,909.03	0.00	4,909.03	1,896,245	20	3.15	3.15	245.45	94,804
Bank of Millbrook	74	272.45	58.37	214.08	3,207,824	13	0.10	0.08	16.47	254,985
Bank of New York Mellon	166	6,077.90	35.82	6,042.08	2,381,249	8	3.11	3.09	755.26	298,177
Bank of Princeton, The	116	115.81	0.00	115.81	66,377	3	0.76	0.76	38.60	16,774
Bank of Richmondville	6	72.24	35.13	37.11	1,757,383	10	0.05	0.03	3.71	175,784
Bank of Utica	18	922.81	60.00	862.81	9,234,426	34	0.12	0.11	25.38	257,671
Bank on Buffalo, a division of CNB Bank	201	544.55	0.00	544.55	4,435,103	34	0.15	0.15	16.02	129,909
Bank United	77	129,420.33	0.00	129,420.33	55,747,380	108	2.82	2.82	1,198.34	511,570
BCB Community Bank	107	127.53	0.00	127.53	499,239	6	0.31	0.31	21.26	86,201
Berkshire Bank	97	66.25	46.68	19.57	541,036	21	0.15	0.04	0.93	25,589
Berkshire Bank (Massachusetts)	52	7,826.19	0.00	7,826.19	19,195,361	136	0.50	0.50	57.55	140,308
Bethpage FCU	54	17,672.03	0.00	17,672.03	10,830,037	133	1.99	1.99	132.87	81,565
Brooklyn Cooperative Federal Credit Union	202	0.93	0.93	-	2,497	1	0.45	0.00	0.00	2,514
Canandaigua National Bank & Trust Co.	22	15,454.41	1,942.28	13,512.13	45,066,202	297	0.42	0.36	45.50	181,054

Capital Communications FCU	100	492.20	0.00	492.20	3,988,461	53	0.15	0.15	9.29	113,023
Capital One	173	303,553.29	6,694.04	296,859.25	183,376,592	1,558	1.95	1.91	190.54	114,701
Carthage Federal Savings	136	212.69	0.00	212.69	962,972	5	0.09	0.09	42.54	1,706,194
Carver Federal Savings Bank	11	228.37	0.00	228.37	555,945	36	0.50	0.50	6.34	15,436
Catskill Hudson Bank	127	132.73	0.00	132.73	2,779,740	29	0.06	0.06	4.58	111,371
Cattaraugus County Bank	69	26.80	8.45	18.35	651,831	6	0.05	0.03	3.06	108,689
Cayuga Lake National Bank	195	25.99	0.00	25.99	125,490	6	0.25	0.25	4.33	21,081
CFCU Community Credit Union	111	0.17	0.00	0.17	14,045	2	0.01	0.01	0.09	6,895
Champlain National Bank	189	115.46	39.84	75.62	872,013	11	0.05	0.03	6.87	84,202
Chemung Canal Trust Company	32	1,537.29	0.00	1,537.29	15,048,343	96	0.12	0.12	16.01	178,593
Citibank	171	3,097,664.55	0.00	3,097,664.55	1,230,598,601	8,330	3.06	3.06	371.87	279,636
Citizens and Northern Bank	43	1,842.55	20.00	1,822.55	953,808	2	2.35	2.32	911.28	373,628
Citizens Bank, N.A.	90	27,475.54	0.00	27,475.54	136,980,863	845	0.24	0.24	32.52	158,242
City National Bank/California	185	195,183.63	389.20	194,794.43	64,993,059	93	3.65	3.65	2,094.56	687,959
Community Bank, N.A.	175	237,604.60	3,564.56	234,040.04	69,492,991	557	4.16	4.10	420.18	117,157
ConnectOne Bank	200	18,526.08	0.00	18,526.08	20,420,408	51	1.10	1.10	363.26	401,784
Countryside Federal Credit Union	81	4.08	0.00	4.08	33,112	1	0.05	0.05	4.08	10,910
Cross County Savings Bank	38	6,327.48	0.00	6,327.48	1,171,173	9	2.17	2.17	703.05	53,713
Customers Bank	129	12,438.15	0.00	12,438.15	3,290,096	20	1.52	1.52	621.91	166,298
Delaware National Bank of Delhi	1	162.40	8.93	153.47	1,159,009	16	0.17	0.16	9.59	68,607
Deutsche Bank	191	21.93	5.00	16.93	369,952	1	0.07	0.06	16.93	533,630
Dime Community Bank	149	68,051.92	2,730.00	65,321.92	182,074,487	346	0.44	0.42	188.79	514,616
East West Bank	161	154,221.65	0.00	154,221.65	60,800,949	86	3.09	3.09	1,793.28	702,453
Eastbank	8	2,901.95	360.00	2,541.95	413,554	6	2.81	2.47	423.66	69,532
Emigrant Savings Bank	156	322.57	0.00	322.57	527,357	4	0.25	0.25	80.64	130,495
Empire State Bank	151	7,588.86	312.24	7,276.62	20,896,030	66	0.44	0.42	110.25	320,064
Empower Federal Credit Union	124	1,993.78	0.00	1,993.78	2,100,785	21	1.15	1.15	94.94	75,008
ESL Federal Credit Union	217	1,600.28	0.00	1,600.28	5,067,464	30	0.38	0.38	53.34	184,589
Esquire Bank	131	465,735.24	0.00	465,735.24	306,526,351	286	0.61	0.61	1,628.44	1,004,873
Evans Bank, N.A.	154	404.16	0.00	404.16	9,835,752	60	0.05	0.05	6.74	163,909
Fieldpoint Private	204	0.00	0.00	-	0	1			0.00	0
First Central Savings Bank	174	1,175.98	0.00	1,175.98	9,419,956	25	0.05	0.05	47.04	377,347
First Citizens Community Bank	102	1,290.79	23.50	1,267.29	467,401	1	3.36	3.30	1,267.29	498,559
First Federal Savings of Middletown	146	24.25	0.00	24.25	393,320	2	0.08	0.08	12.13	196,695
First Heritage Federal Credit Union	51	51.57	0.00	51.57	6,892	1	3.00	3.00	51.57	6,782
First Horizon Bank	144	31,430.22	0.00	31,430.22	12,139,708	26	3.15	3.15	1,208.85	466,912
First National Bank of Dryden	57	241.49	0.00	241.49	1,495,846	6	0.20	0.20	40.25	244,844
First National Bank of Groton	188	6.20	0.00	6.20	150,742	3	0.05	0.05	2.07	50,289
First National Bank of Long Island	55	51,033.84	3,799.18	47,234.66	63,992,302	293	0.97	0.90	161.21	211,915
First National Bank of Scotia	176	83.85	35.88	47.97	2,040,759	25	0.05	0.03	1.92	81,614

First Republic Bank	36	110,521.34	0.00	110,521.34	94,268,964	257	1.43	1.43	430.04	370,308
Five Star Bank	39	108,371.68	3,654.83	104,716.85	44,076,444	177	2.99	2.89	591.62	236,485
Flagstar Bank	125	1,391,524.48	14,241.76	1,377,282.72	522,845,928	1,498	3.24	3.20	919.41	358,790
Flushing Bank	73	266,613.25	1,275.33	265,337.92	34,476,115	123	3.10	3.09	2,157.22	263,460
Fulton Savings Bank	58	42.10	0.00	42.10	1,024,374	5	0.05	0.05	8.42	204,887
Geddes Federal Savings & Loan Association	26	13.45	0.00	13.45	62,477	8	0.25	0.25	1.68	19,810
Generations Bank, Inc.	95	165.89	14.11	151.78	571,348	19	0.35	0.32	7.99	30,351
Genesee Co-op FCU	108	15.89	0.00	15.89	2,023	1	3.15	3.15	15.89	2,023
Genesee Regional Bank	193	1,414.85	0.00	1,414.85	33,118,100	61	0.05	0.05	23.19	564,394
Glens Falls National Bank and Trust Company	114	23,721.30	432.30	23,289.00	9,151,333	96	3.15	3.10	242.59	95,440
Global Bank	158	213.09	0.00	213.09	1,296,251	6	0.20	0.20	35.52	216,050
Gouverneur Savings and Loan Assn.	180	8.12	0.00	8.12	215,025	3	0.04	0.04	2.71	63,738
Habib American Bank	168	12.47	0.00	12.47	25,000	3	0.61	0.61	4.16	8,457
Hanmi Bank	213	30.83	0.00	30.83	46,984	4	0.26	0.26	7.71	15,686
Hanover Community Bank	49	2,478.61	0.00	2,478.61	15,151,103	30	0.20	0.20	82.62	505,476
HSBC	122	974,129.36	9,345.59	964,783.77	136,733,674	546	2.86	2.83	1,767.00	245,914
Hudson Valley Credit Union	208	431.14	0.00	431.14	3,496,762	19	0.15	0.15	22.69	184,054
Industrial and Commercial Bank of China	203	0.00	0.00	-	79	1	0.00	0.00	0.00	0
Industrial Bank	226	21.65	0.00	21.65	23,104	1	0.38	0.38	21.65	7,617
Interaudi Bank	216	255.35	0.00	255.35	117,236	1	2.65	2.65	255.35	117,236
Israel Discount Bank of New York	91	15,984.42	0.00	15,984.42	14,483,817	25	1.34	1.34	639.38	586,952
J.P. Morgan Chase	62	5,641,120.27	48,584.59	5,592,535.68	2,681,657,590	13,580	2.56	2.54	411.82	498,165
Jeff Bank	101	872.22	252.82	619.40	9,676,072	46	0.11	0.08	13.47	230,696
Jovia Financial Federal Credit Union	211	59.71	0.00	59.71	145,277	9	0.50	0.50	6.63	16,144
Kearny Bank	138	419.92	0.00	419.92	162,241	11	3.15	3.15	38.17	14,745
KEB Hana Bank USA	84	4,481.66	0.00	4,481.66	1,808,121	17	3.02	3.02	263.63	101,824
Key Bank Services Corp.	21	515,773.44	14,345.90	501,427.54	197,646,024	1,579	3.17	3.09	317.56	125,269
Lake Shore Savings Bank	184	738.76	0.00	738.76	1,972,261	31	0.15	0.15	23.83	64,415
Lakeland Bank	209	15.49	15.49	-	25,231	3	0.75	0.00	0.00	8,410
Lyons National Bank	123	367.98	184.63	183.35	9,076,753	66	0.05	0.02	2.78	137,035
M&T Bank	152	1,639,331.56	0.00	1,639,331.56	634,007,380	2,503	3.15	3.15	654.95	252,969
M.Y. Safra Bank	210	0.00	0.00	-	0	1			0.00	0
Maple City Savings Bank FSB	103	472.74	0.00	472.74	1,062,407	9	0.52	0.52	52.53	123,692
Maspeth Federal S & L Association	162	931.28	0.00	931.28	2,360,759	18	0.48	0.48	51.74	125,895
Metro City Bank	30	103.64	0.00	103.64	126,687	6	1.00	1.00	17.27	21,228
Metropolitan Commercial Bank	155	17,199.03	0.00	17,199.03	6,935,112	30	0.99	0.99	573.30	229,950
Modern Bank NA	99	1,353.58	0.00	1,353.58	3,660,323	1	0.45	0.45	1,353.58	3,667,830
National Bank of Coxsackie	14	4,514.35	0.00	4,514.35	1,755,444	16	3.13	3.13	282.15	108,977
National Cooperative Bank, N.A.	143	111.77	0.00	111.77	67,976	2	2.00	2.00	55.89	33,997
NBT Bank N.A.	135	59,095.66	0.00	59,095.66	18 71,897,924	318	1.00	1.00	185.84	226,100

New Millennium Bank	212	6,655.11	0.00	6,655.11	3,236,695	5	2.50	2.50	1,331.02	652,326
New York Community Bank	66	9,115.81	0.00	9,115.81	32,736,953	302	0.34	0.34	30.18	108,610
NewBank	59	1,274.33	0.00	1,274.33	929,114	13	0.55	0.55	98.03	71,487
Newtek Bank	16	2,637.40	0.00	2,637.40	680,313	4	4.56	4.56	659.35	159,084
North Country Savings Bank	167	78.98	0.00	78.98	209,782	13	0.15	0.15	6.08	16,245
NorthEast Community Bank	159	127.41	0.00	127.41	16,726	8	3.06	3.06	15.93	2,028
Northern Trust	183	4,136.54	0.00	4,136.54	2,287,547	2	2.20	2.20	2,068.27	1,085,071
Northfield Bank	48	74,871.52	1,980.85	72,890.67	70,340,640	475	1.30	1.26	153.45	147,520
Northwest Savings Bank	40	6,570.32	311.39	6,258.93	57,408,489	285	0.01	0.01	21.96	15,813
OceanFirst Bank	165	620.69	0.00	620.69	1,772,159	7	0.44	0.44	88.67	279,005
Orange Bank & Trust Company	41	30,180.24	0.00	30,180.24	137,622,559	352	0.27	0.27	85.74	536,461
Pathfinder Bank	28	875.37	69.20	806.17	8,558,169	35	0.12	0.11	23.03	563,735
Patriot Bank, N.A.	17	12.61	0.00	12.61	100,897	6	0.15	0.15	2.10	17,047
PCB Bank	205	503.14	0.00	503.14	204,387	2	0.99	0.99	251.57	100,983
PCSB	63	476.22	0.00	476.22	2,092,842	41	0.28	0.28	11.62	70,659
Peapack-Gladstone Bank	207	68.36	0.00	68.36	8,081,982	13	0.01	0.01	5.26	70,026
Peoples Security Bank	132	0.00	0.00	-	0	4			0.00	0
Piermont Bank	220	9.63	0.00	9.63	3,776	1	3.10	3.10	9.63	3,780
Pioneer Savings Bank	10	24,640.99	0.00	24,640.99	9,831,859	71	2.95	2.95	347.06	129,724
PNC Bank	34	43,747.16	0.00	43,747.16	20,085,360	87	2.65	2.65	502.84	230,864
Ponce Bank	78	1,450.55	0.00	1,450.55	2,910,337	26	0.20	0.20	55.79	111,887
Preferred Bank	83	0.02	0.00	0.02	348	1	0.07	0.07	0.02	487
Provident Bank	182	12,140.58	0.00	12,140.58	4,969,187	10	2.97	2.97	1,214.06	492,368
Putnam County National Bank	194	326.68	42.95	283.73	7,374,104	24	0.05	0.04	11.82	517,527
Radius Bank	115	28.87	0.00	28.87	39,724	4	0.88	0.88	7.22	9,147
Reliant Community Credit Union	145	22.94	0.00	22.94	558,812	5	0.05	0.05	4.59	111,641
Republic Bank	219	8,191.70	0.00	8,191.70	7,905,523	14	1.26	1.26	585.12	282,499
Rhinebeck Savings Bank	160	3,680.20	0.00	3,680.20	24,647,610	65	0.18	0.18	56.62	376,767
Rondout Savings Bank	117	5,722.65	320.97	5,401.68	9,449,701	13	0.24	0.23	415.51	706,261
Royal Business Bank	92	3,609.56	0.00	3,609.56	1,405,503	13	3.12	3.12	277.66	107,244
Salisbury Bank and Trust Company	89	4,065.65	0.00	4,065.65	25,148,467	127	0.20	0.20	32.01	197,124
Santander Bank	121	29,819.59	0.00	29,819.59	36,774,244	270	0.99	0.99	110.44	134,372
Saratoga National Bank and Trust Co.	94	18,926.05	131.35	18,794.70	7,302,111	56	3.15	3.13	335.62	130,537
Savannah Bank N.A.	68	6,495.85	0.00	6,495.85	1,242,035	6	2.10	2.10	1,082.64	413,568
Sawyer Savings Bank	140	62.44	29.52	32.92	1,553,898	12	0.05	0.02	2.74	118,701
Self Reliance (NY) Federal Credit Union	139	3.11	0.00	3.11	4,999	2	0.25	0.25	1.56	2,495
Seneca Savings	104	10.86	0.00	10.86	264,270	10	0.05	0.05	1.09	26,426
Shinhan Bank America	133	2,279.99	0.00	2,279.99	2,311,179	10	1.20	1.20	228.00	231,166
Solvay Bank	177	153.95	80.68	72.52	8,081,935	90	0.02	0.01	0.81	94,599
Southern Chautauqua Federal Credit Union	199	1.40	0.00	1.40	3,741	1	0.15	0.15	1.40	3,744
Spring Bank	33	6,285.04	0.00	6,285.04	1,004,173	7	2.51	2.51	897.86	121,666
Sterling National Bank	134	1,528,357.87	11,593.34	1,516,764.53	593,748,520	1,083	3.13	3.11	1,400.52	545,077

Suma Yonkers Federal Credit Union	82	69.61	0.00	69.61	378,899	9	0.07	0.07	7.73	62,046
TD Bank, NA	118	817,261.74	0.00	817,261.74	337,635,050	2,644	2.85	2.85	309.10	127,699
The First Bank of Greenwich	218	151.32	0.00	151.32	1,841,087	12	0.10	0.10	12.61	153,422
Tioga State Bank	170	201.75	11.90	189.85	1,192,730	11	0.21	0.19	17.26	142,079
Tompkins Community Bank	224	5,168.23	0.00	5,168.23	54,462,677	237	0.12	0.12	21.81	221,098
Trustco	187	49.80	0.00	49.80	6,130,028	163	0.01	0.01	0.31	37,172
Ulster Savings Bank	50	6,031.40	0.00	6,031.40	7,386,929	45	0.99	0.99	134.03	166,399
United Orient Bank	128	0.30	0.00	0.30	1,478	1	0.25	0.25	0.30	1,825
Upstate National Bank	61	7.75	0.00	7.75	95,265	6	0.10	0.10	1.29	6,286
Valley National Bank	148	386,933.65	3,960.46	382,973.19	148,027,664	337	3.18	3.15	1,136.42	423,316
Walden Savings	67	11,919.35	0.00	11,919.35	9,350,701	34	0.51	0.51	350.57	281,226
WallKill Valley Federal Savings & Loan	12	341.57	0.00	341.57	509,246	10	0.27	0.27	34.16	76,561
Wayne Bank	126	268.07	0.00	268.07	6,528,039	29	0.05	0.05	9.24	224,932
Webster Bank	46	7,929.10	0.00	7,929.10	3,064,400	59	3.15	3.15	134.39	51,908
Wells Fargo	141	259,057.33	0.00	259,057.33	100,358,335	472	3.14	3.14	548.85	211,990
Western Alliance Bank	228	345.21	0.00	345.21	160,000	1	2.63	2.63	345.21	160,002
Woori America Bank	37	3,931.29	0.00	3,931.29	3,296,390	21	1.45	1.45	187.20	151,844
	172	20,279,446.40	132,425.21	20,147,020.44	9,445,984,221	45,417	2.61	2.59	284.64	234,130.35

EXHIBIT 2a

Top 30 NY IOLA Banks by ADB active in the past 12 months.

12 Month History of Average Daily Balance

Bank Name	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022	Jan 2023	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Total	% of Total Deposits
J.P. Morgan Chase	3,679,584,896	4,386,567,722	4,179,853,713	5,039,900,985	3,940,167,122	2,374,637,058	2,341,443,207	2,233,079,392	2,401,327,308	2,491,443,036	6,735,681,935	6,765,079,323	3,880,730,475	34.52%
Citibank	1,216,560,675	1,164,150,110	1,302,631,131	1,388,595,051	1,604,087,249	1,238,154,679	1,380,542,425	1,174,364,211	1,182,767,739	2,150,179,329	2,113,971,623	2,329,368,072	1,520,447,691	13.52%
Sterling National Bank	563,831,696	568,542,586	543,659,652	504,939,816	468,608,602	5,408,140,912	417,593,334	407,326,542	467,526,101	560,950,266	618,754,788	590,318,116	926,682,701	8.24%
Flagstar Bank	1,017,415,075	989,273,945	715,401,511	885,585,841	883,482,910	834,627,712	856,561,461	845,256,611	661,730,228	532,562,491	517,373,895	537,467,108	773,061,566	6.88%
M&T Bank	521,243,654	607,735,940	674,094,836	652,935,656	638,213,670	605,863,366	583,285,025	387,345,522	544,353,517	597,059,314	608,359,241	633,180,973	587,805,893	5.23%
Bank of America	516,208,907	495,050,935	460,763,067	429,745,333	422,267,995	393,401,542	377,325,686	421,802,187	432,509,372	406,373,755	419,117,288	427,400,498	433,497,214	3.86%
TD Bank, NA	296,193,093	300,904,240	303,389,260	276,931,100	286,960,103	288,501,803	272,614,754	256,392,452	286,287,589	294,107,834	320,694,246	337,635,039	293,384,293	2.61%
Esquire Bank	-	-	266,536,881	-	-	275,624,104	-	-	218,573,263	-	-	-	287,393,683	2.33%
Key Bank Services Corp.	208,169,904	203,992,621	204,506,316	209,924,972	226,544,139	219,824,878	218,443,240	202,977,866	191,203,770	183,390,301	195,144,350	197,799,572	205,160,161	1.82%
Capital One	229,077,996	219,900,986	212,345,661	204,460,869	195,045,097	179,895,639	173,187,635	168,243,296	165,926,341	170,762,461	167,379,606	178,704,773	188,744,197	1.68%
Dime Community Bank	234,417,415	204,838,919	214,533,754	182,836,552	210,228,070	186,083,924	174,705,355	209,491,053	139,013,191	154,485,412	139,044,594	178,056,994	185,644,603	1.65%
HSBC	-	-	111,941,948	-	-	197,974,239	-	-	249,393,542	-	-	134,268,809	173,394,635	1.54%
Orange Bank & Trust Company	234,169,921	211,690,136	193,152,786	133,320,259	142,925,478	125,174,504	137,789,019	137,938,390	128,327,297	166,315,502	185,587,050	188,834,385	165,435,394	1.47%
First Republic Bank	202,916,965	170,617,656	167,288,785	159,657,889	163,236,748	297,662,565	144,771,077	163,562,217	102,914,889	77,974,718	76,426,251	95,169,220	151,849,915	1.35%
Miscellaneous Income	-	167,586,806	-	36,707,226	-	-	-	374,430,036	-	-	6,088,435	-	119,907,677	1.07%
Valley National Bank	112,212,664	130,887,472	124,559,171	118,730,853	118,107,189	119,158,604	116,679,668	114,005,408	125,143,319	69,041,690	147,708,728	142,657,362	98,066,363	0.87%
Wells Fargo	112,305,521	97,577,446	103,061,380	100,461,292	88,216,938	92,293,429	99,182,879	89,223,024	98,074,605	96,478,271	99,862,402	100,059,172	95,914,215	0.85%
Citizens Bank, N.A.	80,213,468	79,269,980	72,526,194	74,215,836	80,660,572	100,125,939	70,559,056	78,911,355	113,381,412	132,256,544	135,135,930	133,714,290	91,454,417	0.81%
NBT Bank N.A.	97,205,755	99,422,086	94,133,059	144,665,034	178,102,290	77,875,406	75,252,326	65,114,347	64,706,834	63,898,291	65,177,832	71,899,746	76,444,537	0.68%
Community Bank, N.A.	84,857,061	77,237,891	79,182,199	77,850,385	77,132,999	70,747,325	64,350,323	59,943,443	63,010,820	130,949,407	66,816,250	65,256,343	71,004,979	0.63%
Northfield Bank	83,125,315	86,172,947	75,063,464	71,201,587	67,771,249	64,125,538	60,473,056	67,263,593	68,327,812	66,329,135	72,133,996	70,072,058	67,907,194	0.60%
City National Bank/California	73,670,005	82,690,552	36,528,641	61,971,402	61,445,835	64,618,181	93,445,645	60,131,290	79,192,718	63,967,522	73,244,351	63,980,186	66,901,978	0.60%
East West Bank	110,925,158	52,780,807	81,260,211	71,124,113	67,556,887	55,943,675	49,226,293	50,979,681	59,008,530	73,576,363	70,031,096	60,410,927	64,780,140	0.58%
First National Bank of Long Island	80,787,495	78,393,521	68,384,811	65,689,425	63,993,275	57,569,707	53,319,455	64,009,151	58,126,650	62,143,377	62,853,622	62,091,188	61,342,438	0.55%
Northwest Savings Bank	69,401,250	68,729,332	68,842,470	66,058,632	67,334,209	67,176,077	66,355,177	58,991,905	57,438,818	56,952,814	84,321,773	4,506,799	55,849,663	0.50%
Peoples United Bank	48,065,771	63,633,554	-	-	-	-	-	-	-	-	-	-	50,498,896	0.45%
Investors Bank	59,454,206	57,622,237	48,788,957	42,069,142	42,923,897	58,374,987	48,483,202	46,274,536	-	-	-	-	49,174,442	0.44%
Tompkins Community Bank	57,953,847	52,408,899	52,845,409	48,503,981	47,969,619	46,929,972	46,108,716	41,157,343	42,310,066	52,323,658	49,181,685	52,400,109	48,718,515	0.43%
Bank United	69,411,884	43,648,507	44,677,200	48,646,236	41,016,834	43,498,311	47,433,793	45,760,019	42,629,551	50,358,661	52,291,572	55,249,613	48,044,807	0.43%
Canandaigua National Bank & Trust Co.	42,709,871	46,149,173	16,122,296	52,867,370	50,836,272	63,027,545	54,194,367	44,941,639	54,371,782	47,045,824	50,498,452	53,773,087	44,127,542	0.39%
Total (top 30 banks)	10,102,089,468	10,807,477,006	10,516,074,763	11,149,596,837	10,234,835,248	13,607,031,621	8,023,326,174	7,868,916,509	8,097,577,064	8,750,925,976	13,132,880,991	13,816,747,445	10,858,008,520	96.58%
Total (all banks)	10,829,812,681	11,613,088,425	11,386,950,697	11,885,249,248	10,932,850,716	14,527,512,888	8,648,599,534	8,482,518,381	8,800,177,382	9,406,777,672	13,791,890,985	14,607,949,550	11,242,781,513	100%

Top 5= 68.4%

Top 10= 80.7%

EXHIBIT 2b

All NY IOLTA Banks active in the past 12 months.

12 Month History of Average Daily Balance

Bank Name	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022	Jan 2023	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Total	% of Total Deposits
J.P. Morgan Chase	3,679,584,896	4,386,567,722	4,179,853,713	5,039,900,985	3,940,167,122	2,374,637,058	2,341,443,207	2,233,079,392	2,401,327,308	2,491,443,036	6,735,681,935	6,765,079,323	3,880,730,475	34.52%
Citibank	1,216,560,675	1,164,150,110	1,302,631,131	1,388,595,051	1,604,087,249	1,238,154,679	1,380,542,425	1,174,364,211	1,182,767,739	2,150,179,329	2,113,971,623	2,329,368,072	1,520,447,691	13.52%
Sterling National Bank	563,831,696	568,542,586	543,659,652	504,939,816	468,608,602	5,408,140,912	417,593,334	407,326,542	467,526,101	560,950,266	618,754,788	590,318,116	926,682,701	8.24%
Flagstar Bank	1,017,415,075	989,273,945	715,401,511	885,585,841	883,482,910	834,627,712	856,561,461	845,256,611	661,730,228	532,562,491	517,373,895	537,467,108	773,061,566	6.88%
M&T Bank	521,243,654	607,735,940	674,094,836	652,935,656	638,213,670	605,863,366	583,285,025	387,345,522	544,353,517	597,059,314	608,359,241	633,180,973	587,805,893	5.23%
Bank of America	516,208,907	495,050,935	460,763,067	429,745,333	422,267,995	393,401,542	377,325,686	421,802,187	432,509,372	406,373,755	419,117,288	427,400,498	433,497,214	3.86%
TD Bank, NA	296,193,093	300,904,240	303,389,260	276,931,100	286,960,103	288,501,803	272,614,754	256,392,452	286,287,589	294,107,834	320,694,246	337,635,039	293,384,293	2.61%
Esquire Bank	-	-	266,536,881	-	-	275,624,104	-	-	218,573,263	-	-	-	287,393,683	2.33%
Key Bank Services Corp.	208,169,904	203,992,621	204,506,316	209,924,972	226,544,139	219,824,878	218,443,240	202,977,866	191,203,770	183,390,301	195,144,350	197,799,572	205,160,161	1.82%
Capital One	229,077,996	219,900,986	212,345,661	204,460,869	195,045,097	179,895,639	173,187,635	168,243,296	165,926,341	170,762,461	167,379,606	178,704,773	188,744,197	1.68%
Dime Community Bank	234,417,415	204,838,919	214,533,754	182,836,552	210,228,070	186,083,924	174,705,355	209,491,053	139,013,191	154,485,412	139,044,594	178,056,994	185,644,603	1.65%
HSBC	-	-	111,941,948	-	-	197,974,239	-	-	249,393,542	-	-	-	134,268,809	1.54%
Orange Bank & Trust Company	234,169,921	211,690,136	193,152,786	133,320,259	142,925,478	125,174,504	137,789,019	137,938,390	128,327,297	166,315,502	185,587,050	188,834,385	165,435,394	1.47%
First Republic Bank	202,916,965	170,617,656	167,288,785	159,657,889	163,236,748	297,662,565	144,771,077	163,562,217	102,914,889	77,974,718	76,426,251	95,169,220	151,849,915	1.35%
Miscellaneous Income	-	167,586,806	-	36,707,226	-	-	-	374,430,036	-	-	6,088,435	-	146,203,126	1.30%
Valley National Bank	112,212,664	130,887,472	124,559,171	118,730,853	118,107,189	119,158,604	116,679,668	114,005,408	125,143,319	69,041,690	147,708,728	142,657,362	119,907,677	1.07%
Wells Fargo	112,305,521	97,577,446	103,061,380	100,461,292	88,216,938	92,293,429	99,182,879	89,223,024	98,074,605	96,478,271	99,862,402	100,059,172	98,066,363	0.87%
Citizens Bank, N.A.	80,213,468	79,269,980	72,526,194	74,215,836	80,660,572	100,125,939	70,559,056	78,911,355	113,381,412	132,256,544	135,135,930	133,714,290	95,914,215	0.85%
NBT Bank N.A.	97,205,755	99,422,086	94,133,059	144,665,034	178,102,290	77,875,406	75,252,326	65,114,347	64,706,834	63,898,291	65,177,832	71,899,746	91,454,417	0.81%
Community Bank, N.A.	84,857,061	77,237,891	79,182,199	77,850,385	77,132,999	70,747,325	64,350,323	59,943,443	63,010,820	130,949,407	66,816,250	65,256,343	76,444,537	0.68%
Northfield Bank	83,125,315	86,172,947	75,063,464	71,201,587	67,771,249	64,125,538	60,473,056	67,263,593	68,327,812	66,329,135	72,133,996	70,072,058	71,004,979	0.63%
City National Bank/California	73,670,005	82,690,552	36,528,641	61,971,402	61,445,835	64,618,181	93,445,645	60,131,290	79,192,718	63,967,522	73,244,351	63,980,186	67,907,194	0.60%
East West Bank	110,925,158	52,780,807	81,260,211	71,124,113	67,556,887	55,943,675	49,226,293	50,979,681	59,008,530	73,576,363	70,031,096	60,410,927	66,901,978	0.60%
First National Bank of Long Island	80,787,495	78,393,521	68,384,811	65,689,425	63,993,275	57,569,707	53,319,455	64,009,151	58,126,650	62,143,377	62,853,622	62,091,188	64,780,140	0.58%
Northwest Savings Bank	69,401,250	68,729,332	68,842,470	66,058,632	67,334,209	67,176,077	66,355,177	58,991,905	57,438,818	56,952,814	84,321,773	4,506,799	61,342,438	0.55%
Peoples United Bank	48,065,771	63,633,554	-	-	-	-	-	-	-	-	-	-	55,849,663	0.50%
Investors Bank	59,454,206	57,622,237	48,788,957	42,069,142	42,923,897	58,374,987	48,483,202	46,274,536	-	-	-	-	50,498,896	0.45%
Tompkins Community Bank	57,953,847	52,408,899	52,845,409	48,503,981	47,969,619	46,929,972	46,108,716	41,157,343	42,310,066	52,323,658	49,181,685	52,400,109	49,174,442	0.44%
Bank United	69,411,884	43,648,507	44,677,200	48,646,236	41,016,834	43,498,311	47,433,793	45,760,019	42,629,551	50,358,661	52,291,572	55,249,613	48,718,515	0.43%
Canandaigua National Bank & Trust Co.	42,709,871	46,149,173	16,122,296	52,867,370	50,836,272	63,027,545	54,194,367	44,941,639	54,371,782	47,045,824	50,498,452	53,773,087	48,044,807	0.43%
Five Star Bank	49,618,676	50,803,685	49,815,343	50,892,286	46,852,187	44,868,864	39,874,057	39,676,294	40,086,313	37,252,542	37,932,407	41,857,844	44,127,542	0.39%
Santander Bank	38,126,374	38,344,544	38,918,363	38,947,148	36,393,058	40,218,252	36,526,855	33,466,447	38,181,893	45,635,573	39,281,733	36,280,518	38,360,063	0.34%
Genesee Regional Bank	43,880,064	40,240,666	55,667,368	67,248,898	41,855,160	20,629,563	25,891,924	22,062,950	24,674,002	24,444,535	28,224,388	34,428,021	35,770,628	0.32%
New York Community Bank	34,592,469	32,201,600	32,863,747	31,238,354	35,665,122	35,013,036	22,094,357	33,755,548	33,474,719	42,755,242	45,276,751	32,800,090	34,310,920	0.31%
Banco Popular North America	26,870,086	25,120,341	26,550,080	20,194,714	21,637,811	130,373,755	28,160,321	25,100,267	22,670,959	31,469,089	17,642,729	25,156,779	33,412,244	0.30%
Flushing Bank	-	-	15,700,260	-	-	29,665,889	-	-	25,694,022	-	-	32,405,552	25,866,431	0.23%
Apple Bank For Savings	-	26,512,659	25,672,871	26,933,984	28,612,187	26,859,850	22,701,869	20,374,713	20,747,845	22,553,656	22,718,685	32,332,215	25,092,776	0.22%
Empire State Bank	22,988,080	27,987,013	28,147,822	28,075,906	26,283,478	27,182,933	28,394,026	24,877,201	18,958,578	16,664,814	20,265,548	21,124,223	24,245,802	0.22%
ConnectOne Bank	29,825,778	27,130,637	26,096,817	24,663,028	23,992,252	26,333,807	11,330,648	20,753,936	21,453,394	25,503,402	23,100,614	20,490,967	23,389,607	0.21%
Alma Bank	26,182,179	30,000,454	25,900,692	21,403,319	20,935,427	20,604,413	19,682,500	20,177,240	21,947,621	23,913,262	22,115,093	19,488,697	22,695,908	0.20%
Salisbury Bank and Trust Company	20,180,644	22,192,430	21,420,469	20,115,501	19,533,691	22,127,395	22,144,947	21,148,053	22,292,983	23,732,514	26,094,505	25,034,738	22,168,156	0.20%
PNC Bank	19,563,604	21,502,578	23,358,215	21,781,934	20,665,083	22,392,546	20,377,129	19,678,285	18,480,829	18,132,692	19,973,026	20,085,173	20,499,258	0.18%
Rhinebeck Savings Bank	21,864,478	22,218,376	21,898,734	19,648,773	19,208,335	19,443,283	18,804,848	18,072,042	16,706,588	20,949,552	22,593,381	24,489,872	20,491,522	0.18%
Berkshire Bank (Massachusetts)	17,295,022	20,959,469	18,759,536	7,980,267	19,434,973	19,913,776	18,357,197	18,871,267	17,583,365	20,049,330	21,339,378	19,081,891	18,302,123	0.16%
Chemung Canal Trust Company	17,700,461	19,169,217	16,837,447	16,564,797	16,342,306	15,618,113	15,894,295	15,914,954	15,857,445	16,318,502	15,954,427	17,144,902	16,609,739	0.15%
Israel Discount Bank of New York	19,163,206	20,501,285	10,171,160	14,589,925	14,850,040	14,833,078	15,057,809	14,761,706	14,110,033	13,764,756	13,977,508	14,673,789	15,037,858	0.13%
First Horizon Bank	21,914,209	19,722,065	10,790,503	13,371,177	13,114,338	12,962,633	13,575,162	12,893,274	12,591,444	13,548,022	13,462,352	12,139,713	14,173,741	0.13%
Pathfinder Bank	26,795,368	33,075,268	10,380,600	9,964,023	10,313,470	9,700,970	8,373,921	8,650,251	5,639,602	14,863,270	9,109,878	19,730,733	13,883,113	0.12%
Hanover Community Bank	15,135,057	17,192,518	15,121,849	14,743,058	12,868,603	12,101,908	14,225,229	11,318,018	11,116,919	10,457,739	14,169,338	15,164,290	13,665,377	0.12%
Bank of Greene County	14,665,435	15,943,709	15,221,108	12,634,497	13,100,232	13,989,056	14,067,004	14,954,365	12,423,511	11,437,923	12,746,935	11,908,086	13,590,988	0.12%

Top 5= 68.4%

Top 10= 80.7%

Carthage Federal Savings	-	-	13,088,027	-	-	22,754,179	-	-	8,263,194	-	-	8,530,972	13,159,093	0.12%
Rondout Savings Bank	-	-	11,610,618	-	-	13,357,573	-	-	10,685,107	-	-	9,181,394	11,208,673	0.10%
Evans Bank, N.A.	7,873,635	16,090,139	16,358,569	10,505,171	9,327,207	7,739,412	7,782,743	7,946,829	9,824,858	11,404,299	10,019,370	9,834,560	10,392,233	0.09%
Jeff Bank	10,401,676	11,827,056	12,072,131	11,420,499	10,866,535	9,642,122	9,628,586	9,525,979	9,159,264	8,414,465	10,115,324	10,612,011	10,307,137	0.09%
Glens Falls National Bank and Trust Company	-	-	8,629,304	13,874,205	13,534,341	12,765,071	9,437,695	9,000,422	7,929,583	8,792,469	7,558,964	9,162,194	10,068,425	0.09%
Pioneer Savings Bank	10,344,183	8,728,352	12,128,873	11,533,851	11,901,780	10,710,521	10,063,371	9,134,524	9,262,664	7,412,670	8,872,998	9,210,406	9,942,016	0.09%
Lyons National Bank	12,925,489	12,972,738	12,031,613	10,469,304	10,229,859	9,654,639	7,600,401	7,910,546	7,804,160	7,977,036	8,530,127	9,044,330	9,762,520	0.09%
Adirondack Trust Company	9,595,965	11,108,363	11,926,866	11,998,021	10,320,135	9,578,775	8,288,795	8,289,804	7,431,396	9,525,408	9,106,866	9,854,758	9,752,096	0.09%
Bethpage FCU	12,016,107	10,997,393	10,844,240	9,875,737	7,823,634	7,598,692	7,200,539	7,771,244	8,813,859	10,712,209	11,576,043	10,848,114	9,673,151	0.09%
Walden Savings	-	-	10,960,922	-	-	7,369,253	-	-	10,375,984	-	-	9,561,677	9,566,959	0.09%
Putnam County National Bank	9,686,949	8,868,740	8,876,170	8,734,909	8,209,753	7,686,673	6,847,935	9,771,513	10,924,528	10,324,398	11,426,020	12,420,645	9,481,519	0.08%
Bank of Utica	8,552,537	9,494,764	9,324,943	8,556,613	8,850,568	9,729,836	10,334,651	8,635,558	7,826,881	7,202,718	8,247,138	8,760,804	8,793,084	0.08%
Republic Bank	15,671,843	16,098,600	11,188,345	9,423,867	7,083,942	6,502,159	3,498,262	6,243,062	5,770,682	4,802,434	4,761,007	3,954,988	7,916,599	0.07%
Adirondack Bank	7,836,212	10,748,032	11,423,223	8,906,940	6,785,206	9,945,740	7,781,898	5,100,745	5,229,230	5,978,460	6,860,937	6,993,278	7,799,158	0.07%
Solvay Bank	9,482,489	8,050,017	7,441,571	8,396,766	9,280,735	7,879,573	6,301,463	6,549,862	6,102,917	6,365,261	7,509,879	8,513,898	7,656,203	0.07%
First Central Savings Bank	-	-	8,390,320	-	-	7,782,196	-	-	4,719,210	-	-	9,433,686	7,581,353	0.07%
Wayne Bank	9,254,752	9,765,044	8,994,330	7,726,462	7,763,549	6,944,183	6,732,954	6,154,943	5,843,063	6,096,714	7,441,995	6,523,039	7,436,752	0.07%
Ulster Savings Bank	9,067,728	9,366,789	9,268,206	7,805,028	6,718,347	6,415,675	6,390,094	5,607,047	5,474,953	5,487,264	6,613,575	7,487,961	7,141,889	0.06%
Bank Leumi	5,078,132	8,111,655	5,127,094	6,598,776	7,972,193	5,875,146	8,099,438	8,345,184	8,002,196	7,515,334	7,021,740	7,209,402	7,079,691	0.06%
Capital Communications FCU	7,685,218	7,904,923	8,140,744	6,800,928	7,839,096	6,770,270	6,365,525	5,270,780	6,637,273	5,149,346	6,513,381	5,990,224	6,755,642	0.06%
Ballston Spa National Bank	7,296,466	8,513,133	8,658,611	8,622,241	6,117,807	7,079,036	6,980,525	5,345,947	443,130	5,035,378	5,011,487	6,395,900	6,291,638	0.06%
Saratoga National Bank and Trust Co.	-	-	5,519,409	7,372,537	5,828,212	5,688,471	5,558,531	6,237,751	5,789,005	6,289,685	6,221,457	7,310,063	6,181,512	0.05%
Provident Bank	5,379,535	5,963,045	5,907,494	3,797,811	3,219,318	3,803,370	7,413,873	8,814,256	9,293,293	7,222,466	5,310,709	4,923,679	5,920,737	0.05%
Trustco	7,011,525	6,123,755	6,774,401	6,544,090	6,514,034	6,531,140	5,860,013	4,917,076	4,636,670	4,681,736	4,928,675	6,059,002	5,881,843	0.05%
Metropolitan Commercial Bank	-	-	5,674,526	-	-	5,563,338	-	-	4,508,353	-	-	6,898,511	5,661,182	0.05%
Bank of Millbrook	6,156,137	8,050,604	6,092,336	6,958,312	6,227,508	8,051,076	4,586,048	4,775,634	4,954,462	4,945,265	3,430,764	3,314,809	5,628,580	0.05%
Customers Bank	-	-	5,954,325	-	-	8,554,546	-	-	4,338,693	-	-	3,325,952	5,543,379	0.05%
Bank Hapoalim B.M.	-	-	5,902,669	-	-	5,668,974	-	-	5,314,449	-	-	4,659,694	5,386,447	0.05%
ESL Federal Credit Union	6,075,251	4,544,035	9,135,135	6,542,935	6,077,195	4,958,397	3,881,082	3,614,321	3,500,415	3,524,010	4,287,216	5,537,680	5,139,806	0.05%
Bank on Buffalo, a division of CNB Bank	4,405,259	4,312,899	3,657,135	4,645,467	3,565,320	3,746,357	4,680,432	3,344,096	4,325,837	3,883,081	4,224,813	4,416,904	4,100,633	0.04%
PCSB	-	-	5,364,909	-	-	4,659,683	-	-	3,505,805	3,607,237	3,454,844	2,897,008	3,914,914	0.03%
Amalgamated Bank of New York	4,683,582	5,149,914	5,995,004	5,393,523	4,207,964	4,316,419	2,674,978	2,423,079	3,122,984	2,785,803	1,984,196	2,830,218	3,797,305	0.03%
Catskill Hudson Bank	4,242,914	4,492,558	3,839,071	3,782,339	4,435,234	3,933,048	3,318,670	2,907,748	3,844,979	3,704,261	2,947,550	3,229,761	3,723,178	0.03%
Royal Business Bank	5,476,783	6,296,782	4,506,452	3,649,010	3,311,253	3,481,713	4,360,163	3,317,462	2,475,550	2,653,341	1,848,861	1,394,167	3,564,295	0.03%
Woori America Bank	7,114,441	11,129,908	1,576,636	1,959,942	1,697,621	1,692,987	2,348,952	2,669,106	3,144,048	3,104,870	2,505,063	3,188,714	3,511,024	0.03%
New Millennium Bank	2,918,310	3,193,432	3,331,230	2,638,488	2,366,292	6,161,537	6,955,533	1,189,148	1,987,739	2,366,977	3,755,096	3,261,632	3,343,785	0.03%
Bank of Holland	-	-	4,109,186	-	-	3,951,680	-	-	2,983,835	-	-	2,136,974	3,295,419	0.03%
Ponce Bank	-	-	3,181,910	-	-	4,006,371	-	-	2,924,056	-	-	2,909,071	3,255,352	0.03%
Bank of Hope	3,858,187	4,608,545	3,708,415	3,626,573	3,889,828	3,091,017	2,804,698	2,638,875	2,522,406	2,035,799	2,319,929	1,896,080	3,083,363	0.03%
Webster Bank	4,118,561	3,806,309	3,719,334	3,260,946	3,340,639	820,626	3,034,067	2,596,713	2,490,146	2,447,509	2,698,968	3,062,556	2,949,698	0.03%
Lake Shore Savings Bank	-	-	2,825,061	-	-	3,123,566	-	-	2,683,220	-	-	1,996,858	2,657,176	0.02%
First National Bank of Scotia	3,260,272	3,281,859	3,436,272	3,114,274	2,658,012	2,739,853	2,491,812	1,942,843	2,261,350	2,061,521	2,189,057	2,040,352	2,623,123	0.02%
Berkshire Bank	3,212,000	3,266,083	3,317,119	3,432,333	3,346,887	3,324,327	3,189,865	1,924,854	1,933,871	1,565,607	587,296	537,361	2,469,800	0.02%
Amerasia Bank	2,473,347	2,804,613	3,465,492	2,777,709	2,216,767	2,065,959	2,136,309	2,218,743	2,241,158	2,073,079	1,893,526	1,725,173	2,340,990	0.02%
Bank of New York Mellon	1,401,675	1,419,395	1,492,962	1,804,824	1,701,306	1,436,413	1,794,072	4,641,776	2,246,002	2,826,095	2,512,712	2,385,413	2,138,554	0.02%
Northern Trust	1,431,389	2,220,969	3,778,985	2,299,413	1,860,005	1,562,506	1,727,056	1,747,357	2,012,843	2,117,681	2,077,267	2,170,141	2,083,801	0.02%
Hudson Valley Credit Union	2,619,550	2,197,778	2,044,879	2,870,069	2,293,402	2,315,048	1,325,140	743,122	693,891	698,771	2,262,922	3,497,023	1,963,466	0.02%
Maspeth Federal S & L Association	2,325,156	2,510,988	2,180,894	2,499,236	1,387,049	1,223,505	1,398,238	1,424,556	1,412,687	1,855,118	2,208,471	2,266,114	1,891,001	0.02%
Alden State Bank	-	-	1,649,405	-	-	1,645,435	-	-	2,125,111	-	-	2,066,782	1,871,683	0.02%
Tioga State Bank	1,071,921	1,028,711	1,063,611	1,321,418	1,607,216	7,812,061	1,316,803	1,195,663	1,248,364	1,286,496	1,691,294	1,562,872	1,850,536	0.02%
American Community Bank	-	3,177,411	-	-	-	1,649,181	-	-	807,296	-	-	1,649,651	-	0.02%
Sawyer Savings Bank	3,101,771	1,936,148	1,721,098	2,138,900	2,232,151	2,174,914	1,642,499	1,342,095	1,145,856	1,275,509	1,482,386	1,424,412	1,801,478	0.02%
The First Bank of Greenwich	1,011,286	1,883,047	964,695	1,738,695	2,240,126	2,372,265	2,003,968	1,523,224	1,565,143	1,587,749	1,910,598	1,841,060	1,720,155	0.02%
Empower Federal Credit Union	1,969,874	1,627,024	1,413,888	1,814,797	1,663,114	2,478,917	1,995,656	1,451,237	1,293,315	1,261,004	1,369,002	1,575,170	1,659,417	0.01%
National Bank of Coxsackie	1,494,358	2,915,080	1,888,057	1,762,959	1,277,331	1,246,975	1,677,812	1,317,245	1,725,905	1,429,908	1,163,851	1,743,638	1,636,927	0.01%

Delaware National Bank of Delhi	2,193,651	2,324,342	2,272,368	1,511,478	1,995,805	1,578,527	1,568,586	1,199,648	1,004,994	1,219,032	1,568,846	1,097,705	1,627,915	0.01%
Shinhan Bank America	2,033,449	1,538,353	1,847,825	1,613,190	1,155,638	981,952	1,119,915	1,356,148	1,792,376	1,956,623	1,768,092	2,311,657	1,622,935	0.01%
First National Bank of Dryden	1,220,983	1,752,000	1,677,176	2,142,903	2,082,932	1,814,402	1,473,540	1,463,912	1,376,404	1,259,250	1,600,112	1,469,065	1,611,057	0.01%
Modern Bank NA	150,049	167,068	155,674	168,169	242,087	812,674	1,379,390	1,364,685	3,045,740	3,722,404	4,047,989	3,667,830	1,576,980	0.01%
Savannah Bank N.A.	-	-	1,615,438	-	-	974,652	-	-	951,909	-	-	2,481,407	1,505,852	0.01%
Bank of Richmondville	1,311,645	1,712,203	1,641,527	1,366,040	1,876,830	1,352,147	1,081,108	944,828	1,189,429	1,141,477	1,350,971	1,757,841	1,393,837	0.01%
Citizens and Northern Bank	1,074,301	2,566,256	1,946,083	609,380	2,605,175	4,439,789	651,441	635,438	416,617	518,987	511,322	747,256	1,393,504	0.01%
Cross County Savings Bank	-	-	1,744,877	-	-	1,796,294	-	-	1,536,581	-	-	483,418	1,390,293	0.01%
OceanFirst Bank	973,873	1,263,548	1,323,613	1,130,470	1,316,493	1,548,953	1,093,028	2,239,895	1,593,314	1,059,807	1,153,900	1,953,034	1,387,494	0.01%
NewBank	-	-	1,992,772	-	-	1,655,455	-	-	509,666	-	-	929,331	1,271,806	0.01%
WallKill Valley Federal Savings & Loan	-	-	1,735,271	-	-	1,616,560	-	-	650,551	-	-	765,611	1,191,998	0.01%
Maple City Savings Bank FSB	906,587	1,014,230	901,998	1,136,463	858,739	1,488,543	1,241,189	1,231,275	768,924	653,210	1,063,975	1,113,227	1,031,530	0.01%
Global Bank	1,086,051	1,699,427	1,063,670	1,078,986	1,428,244	1,013,286	957,006	425,682	436,351	605,839	835,789	1,296,297	993,886	0.01%
Champlain National Bank	-	-	1,136,261	-	-	1,015,256	-	-	749,224	-	-	926,218	956,740	0.01%
Spring Bank	-	-	969,100	-	-	758,362	-	-	1,216,951	-	-	851,663	949,019	0.01%
Eastbank	-	-	1,070,635	-	-	1,244,887	-	-	925,524	-	-	417,194	914,560	0.01%
First Citizens Community Bank	407,993	1,596,015	2,124,259	1,594,286	856,090	646,988	735,503	740,226	521,522	495,569	431,426	498,559	887,370	0.01%
AmeriCu Credit Union	-	-	1,156,389	-	-	1,006,210	-	-	689,985	-	-	645,314	874,475	0.01%
Bank OZK	703,390	2,165,863	1,039,642	13,952	10,463	-	-	-	-	-	-	-	786,662	0.01%
Fulton Savings Bank	585,412	757,651	460,630	844,679	765,040	605,900	838,588	1,138,799	942,406	766,239	589,751	1,024,433	776,627	0.01%
Emigrant Savings Bank	-	-	857,204	-	-	830,560	-	-	799,979	-	-	521,978	752,430	0.01%
Generations Bank, Inc.	644,183	641,492	1,016,820	1,077,104	851,389	833,276	656,494	550,369	443,551	545,171	505,349	576,665	695,155	0.01%
Cattaraugus County Bank	541,612	452,365	554,314	835,732	866,996	648,991	610,138	479,453	1,026,474	680,117	717,284	652,133	672,134	0.01%
Metro City Bank	895,767	780,737	877,524	2,996,972	482,709	451,189	391,438	336,230	135,105	130,060	131,204	127,369	644,692	0.01%
Suma Yonkers Federal Credit Union	-	-	770,625	-	-	555,117	-	-	537,198	-	-	558,410	605,338	0.01%
Peapack-Gladstone Bank	686,665	336,396	377,098	289,010	291,632	717,231	686,483	677,949	644,068	578,699	740,047	910,332	577,968	0.01%
Deutsche Bank	384,110	348,878	284,700	247,258	247,638	634,158	625,681	252,371	1,578,919	700,070	568,223	533,630	533,803	0.00%
Newtek Bank	416,288	416,414	387,644	464,138	793,247	429,709	466,771	292,441	440,504	652,464	679,835	636,337	506,316	0.00%
Reliant Community Credit Union	493,810	620,264	765,770	696,796	375,950	473,794	404,797	349,877	326,145	298,327	451,187	558,207	484,577	0.00%
ECB Community Bank	647,268	901,551	404,421	315,156	195,681	821,564	864,265	184,063	429,836	187,529	207,893	517,205	473,036	0.00%
KEB Hana Bank USA	91,151	79,123	79,147	88,204	114,198	118,035	86,610	110,863	636,136	1,078,210	1,372,266	1,731,012	465,413	0.00%
Carver Federal Savings Bank	437,460	375,807	367,895	562,192	517,841	450,623	416,735	429,761	515,996	451,310	477,589	555,701	463,243	0.00%
ACCESS Federal Credit Union	542,308	576,854	576,019	398,697	477,128	551,033	337,542	506,372	364,011	386,024	324,026	421,952	455,164	0.00%
North Country Savings Bank	-	-	565,114	-	-	427,075	-	-	386,441	-	-	211,191	397,455	0.00%
Piermont Bank	326,044	744,977	19,276	1,347,521	1,468,034	3,517	13,868	25,287	9,549	3,510	3,969	3,780	330,778	0.00%
First Federal Savings of Middletown	447,230	355,857	375,382	340,039	396,795	256,206	339,097	278,269	267,196	228,385	262,505	393,389	328,363	0.00%
Preferred Bank	504,641	499,461	489,830	489,570	489,586	489,806	243	521	235	521	235	487	247,095	0.00%
Abacus Federal Savings Bank	-	-	291,867	-	-	222,358	-	-	227,381	-	-	224,829	241,609	0.00%
Kearny Bank	80,272	81,685	216,493	372,237	371,906	359,687	259,752	171,105	165,536	154,950	175,592	162,190	214,284	0.00%
Gouverneur Savings and Loan Assn.	192,626	527,484	323,147	148,826	178,850	184,384	187,519	71,490	135,311	261,387	49,216	191,213	204,288	0.00%
Seneca Savings	436,586	439,648	288,350	186,032	143,323	175,671	101,493	115,758	31,554	40,880	206,991	264,260	202,546	0.00%
Jovia Financial Federal Credit Union	174,187	238,851	403,205	211,298	154,712	177,884	101,563	166,807	162,294	189,290	180,545	145,296	192,161	0.00%
United Orient Bank	282,669	276,811	315,907	341,805	342,765	214,644	179,880	192,994	18,956	1,825	1,590	1,825	180,973	0.00%
Cayuga Lake National Bank	192,155	313,240	143,226	234,965	219,293	62,168	131,871	82,229	200,443	111,009	48,556	126,484	155,470	0.00%
First National Bank of Groton	169,313	90,425	127,019	265,155	145,270	173,081	142,467	140,786	108,794	114,366	159,422	150,866	148,914	0.00%
PCB Bank	-	-	69,312	-	-	111,880	-	-	161,829	-	-	201,966	136,247	0.00%
Interaudi Bank	110,311	110,692	117,165	152,735	150,591	142,328	113,961	117,262	114,059	125,612	112,142	117,236	123,675	0.00%
Geddes Federal Savings & Loan Association	52,682	50,005	51,334	54,994	146,566	106,477	132,576	195,335	142,350	180,850	161,859	158,480	119,459	0.00%
Western Alliance Bank	-	-	-	-	-	-	24	-	-	40,332	147,420	160,002	115,918	0.00%
Upstate National Bank	122,169	114,634	102,735	101,399	118,649	159,187	83,314	72,531	58,024	35,186	27,647	37,716	86,099	0.00%

Patriot Bank, N.A.	59,812	53,297	46,963	31,240	29,605	36,578	47,175	25,029	201,574	195,397	141,996	102,281	80,912	0.00%
Countryside Federal Credit Union	-	-	57,226	-	-	134,987	-	-	120,369	-	-	10,910	80,873	0.00%
Bank of Princeton, The	-	-	66,316	-	-	96,216	-	-	67,109	-	-	50,322	69,991	0.00%
Hanmi Bank	-	-	43,456	-	-	70,716	-	-	57,413	-	-	62,744	58,582	0.00%
National Cooperative Bank, N.A.	33,086	68,617	228,828	73,131	37,171	14,694	17,244	15,487	14,983	14,565	13,941	67,994	49,978	0.00%
Radius Bank	60,147	53,218	47,095	46,385	39,466	29,693	29,301	34,816	37,040	44,839	49,807	36,589	42,366	0.00%
First Heritage Federal Credit Union	-	-	143,524	-	-	10,091	-	-	8,255	-	-	6,782	42,163	0.00%
Lakeland Bank	52,289	45,471	24,982	24,977	24,982	24,176	41,932	86,435	72,994	30,409	26,858	25,229	40,061	0.00%
NorthEast Community Bank	-	-	64,260	-	-	27,241	-	-	23,885	-	-	16,223	32,902	0.00%
CFCU Community Credit Union	14,129	14,129	13,789	14,129	13,789	14,129	200,161	13,905	14,129	13,789	14,129	13,789	29,500	0.00%
Alternatives Federal Credit Union	-	-	16,504	-	-	11,743	-	-	60,428	-	-	24,948	28,406	0.00%
Habib American Bank	25,360	25,380	25,371	25,380	25,351	25,380	25,360	25,353	25,340	25,371	25,340	25,371	25,363	0.00%
1st Century Bank, a division of MidFirst Bank	9,931	9,931	10,213	16,258	12,900	16,038	20,580	21,592	21,583	17,435	18,945	21,657	16,422	0.00%
Industrial Bank	-	-	7,503	-	-	7,514	-	-	7,947	-	-	7,617	7,645	0.00%
Self Reliance (NY) Federal Credit Union	-	-	4,999	-	-	4,999	-	-	4,997	-	-	4,989	4,996	0.00%
Southern Chautauqua Federal Credit Union	-	-	3,756	-	-	3,756	-	-	3,758	-	-	3,744	3,754	0.00%
Peoples Security Bank	3,297	3,061	3,163	3,061	-	-	-	-	-	-	-	-	3,146	0.00%
Brooklyn Cooperative Federal Credit Union	2,616	2,564	2,514	2,512	2,514	2,486	2,512	2,520	2,512	2,514	2,512	2,514	2,524	0.00%
Genesee Co-op FCU	-	-	2,022	-	-	2,022	-	-	2,022	-	-	2,023	2,022	0.00%
Fieldpoint Private	-	-	-	-	-	-	-	-	-	-	-	-	0	0.00%
Industrial and Commercial Bank of China	-	-	-	-	-	-	-	-	-	-	-	-	0	0.00%
M.Y. Safra Bank	-	-	-	-	-	-	-	-	-	-	-	-	0	0.00%
Totals	10,829,812,681	11,613,088,425	11,386,950,697	11,885,249,248	10,932,850,716	14,527,512,888	8,648,599,534	8,482,518,381	8,800,177,382	9,406,777,672	13,791,890,985	14,607,949,550	11,242,781,513	100.00%

Interest on Lawyer Account Fund of the State of New York

Meeting of Trustees
New York, New York
September 27, 2023

Report of General Counsel

Activities since the last meeting of the Trustees on June 7, 2023:

Grantee Matters

- 1) Relevant to the Justice Infrastructure Project:
 - assisted with development of the Solicitation of Interest and Request for Proposals for the project manager
 - assisted with drafting of contract with JustTech
 - attended webinar briefing on LSC's new Technology Baselines for Legal Aid Offices (August 2)
- 2) With Christopher O'Malley, participated in the following meetings:
 - Legal Services of Central New York – discussion about their FY23 GAR. (June 8)
 - Community Development Project – discussion about contract issues. (June 29)
 - Brooklyn Legal Services Corp. A – discussion of questions they had regarding their services for nonprofits. (September 11)
- 3) With Christopher O'Malley and Colleen Fehringer, continued to oversee contract issue with Legal Aid Society of Northeastern New York, including meetings with LSC to gather relevant information.
- 4) Attended meetings with LawHelpNY to discuss their strategic goals and joining the LawHelpNY Advisory Committee. (August 9, September 13)
- 5) With Christopher O'Malley and Colleen Fehringer, assisted with development of dynamic mapping and visualization of grantee GAR data.
- 6) Attended site visits of the following applicants seeking funding from the Fund for New Citizen:
 - ImmSchools (July 19)
 - Transnational Villages Network (July 19)
 - Damayan Migrant Workers Association (July 20)
 - New York Justice for Our Neighbors (July 24)
 - Mekong (July 26)
 - Worker's Justice Project (July 27)

With Christopher O'Malley, participated in the grantmaking process for the Fund for New Citizens. (September 7)

- 7) Attended the following programs:
- Annual stakeholder meeting, hosted by the NYS Permanent Commission on Access to Justice. (June 12)
 - NAIP sponsored webinar on a funders collaborative to support access to data by funders and grantees to aid in resource development. (July 26)
 - LSC sponsored “Forum on Increasing Access to Justice,” hosted by the Ford Foundation, and pro bono awards reception, hosted by Paul Weiss. (July 26)
 - Annual Hearing of the NYS Permanent Commission on Access to Justice. (September 18)
 - NAIP’s Technology Funders’ sponsored webinar to meet LSNTAP’s new director and discuss national priorities. (September 20)
 - As NAIP President, attended the annual meeting of the Association of Canadian Law Foundations in Toronto. (September 21-23)

Attorney & Bar Association Matters

- 1) Continued to serve as a member and attend meetings of the following:
 - a) NYC Bar’s Pro Bono and Legal Services Committee
 - b) NYC Bar’s Ad Hoc Committee to Preserve Legal Services Committee
 - c) NYSBA Committee on Legal Aid, Pro Bono Coordinators Network, & President’s Committee on Access to Justice
 - d) NAIP Board of Directors, serving as President
- 2) Attended NYC Bar Association’s Tribute to the late Fern Schair. (June 26)
- 3) Served as Chair and panelist for a CLE panel on attorney escrow accounts, hosted by the NYC Bar Association. (June 29)
- 4) Attended webinar entitled “Current State of Migrants’ Rights in New York and Legal Response by Advocacy Groups,” hosted by the Westchester County Bar Association. (September 20)

Bank Matters

- 1) Completed IOLA rate compliance reviews of two Large Banks and a rate change in connection with a bank merger with a total annual estimated annual interest increase of approximately \$5.85 million. Retroactive interest payments in connection with these compliance efforts amounted to approximately \$1.75 million.
- 2) Identified twenty-five banks with IOLA deposits of at least \$5 million whose IOLA rates are under 1.00% and initiated compliance reviews.
- 3) Assisted Delta Boston on a project to improve attorney enrollment information in the IOLA banking database, including outreach to the Office of Court Administration for access to relevant publicly available records.

IOLA Office

- 1) Provided ethics training for IOLA Board of Trustees. (June 7, July 27)



 Translate ▼

 Search

New York State
Commission on Ethics and Lobbying in Government
(/)

[REPORT MISCONDUCT \(/report-misconduct\)](/report-misconduct) - TIPS LINE 1-800-87-ETHICS

SEPTEMBER 11, 2023

**STATEMENT FROM CHAIR FREDERICK A. DAVIE AND EXECUTIVE
DIRECTOR SANFORD N. BERLAND**

Statement from Chair Frederick A. Davie and Executive
Director Sanford N. Berland

We respectfully disagree with the court's result and are reviewing all options, including, if appropriate, interim legislation.

New Yorkers have the right to an ethics commission that is truly independent and fully empowered to administer and enforce the state's ethics and lobbying laws objectively, even-handedly, and without regard to the rank, position, or political affiliation of those we regulate and without interference from any branch of government. The Commission intends to move forward, deliberately and with zeal, to fulfill its mission to restore New Yorkers' faith in government, even as it pursues relief from today's ruling through the appellate and legislative processes.

Let us be clear, the state ethics and lobbying laws (Public Officers Law §§ 73, 73-a, and 74, Civil Service Law § 107, and Legislative Law Article 1-A) remain intact. While this matter works its way through the courts, the Commission will continue to promote compliance with the state's ethics and lobbying laws.

###

**MEETING OF THE BOARD OF TRUSTEES
OF THE IOLA FUND OF NEW YORK
September 27, 2023**

RESOLUTION

WHEREAS, Part B of Chapter 190 of the Laws of 2023 authorizes changes to salary and benefits for management and confidential employees including the following:

- 3% salary increase, retroactive for fiscal year ending March 31, 2024,
- 3% salary increase for fiscal year ending March 31, 2025,
- 3% salary increase for fiscal year ending March 31, 2026,
- Location Pay increase, retroactive to April 1, 2023,
- Non-Pensionable Lump Sum Payment, and
- Longevity Lump Sum Payment;

WHEREAS, certain IOLA employees appear eligible for Longevity Lump Sum Payments from prior years that were not paid;

WHEREAS, these changes to salary and benefits would grant IOLA management and confidential employees the same compensation package that State management and confidential employees receive;

THEREFORE, BE IT RESOLVED that the Board of Trustees of the IOLA Fund of New York approves that all eligible management and confidential employees of IOLA receive the changes to salary and benefits authorized under Part B of Chapter 190 of the Laws of 2023;

BE IT FURTHER RESOLVED that the Board approves that all eligible management and confidential employees of IOLA receive any unpaid Longevity Lump Sum Payments from prior years;

BE IT FURTHER RESOLVED that the Board authorizes IOLA staff to implement adjusted salary schedules to include the salary increases for management and confidential employees; and

BE IT FURTHER RESOLVED that the Board authorizes IOLA staff to take any other actions necessary and appropriate to implement the changes to salary and benefits authorized by this Resolution, subject to the availability of funds.

Motion by: _____

Seconded by: _____

Vote: _____

Vote Recorded by: _____

New York, New York
September 27, 2022

2023 SCHEDULE

BOARD OF TRUSTEES MEETINGS

1st Quarter 2023

March 8, 2023

12:00 PM

IOLA Fund, NYC

2nd Quarter 2023

June 7, 2023

12:00 PM

IOLA Fund, NYC

3rd Quarter 2023

September 27, 2023

12:00 PM

IOLA Fund, NYC

4th Quarter 2023

December 6, 2023

12:00 PM

IOLA Fund, NYC

2023

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

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				

March

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	

April

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						

May

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			

June

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	

July

Su	M	Tu	W	Th	F	Sa
						1
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9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

August

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		

September

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

October

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				

November

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		

December

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						

- Jan 01** New Year's Day
- Jan 16** Martin Luther King Day
- Jan 22** Chinese New Year
- Feb 14** Valentine's Day
- Feb 20** President's Day
- Feb 22** Ash Wednesday
- Mar 17** St. Patrick's Day
- Mar 20** March equinox (GMT)
- Mar 23** Ramadan, 1st day
- Apr 01** April Fool's Day
- Apr 06** Passover
- Apr 09** Easter
- Apr 22** Earth Day
- Apr 26** Admin Assistants Day
- May 05** Cinco de Mayo
- May 14** Mother's Day
- May 28** Pentecost
- May 29** Memorial Day
- Jun 14** Flag Day
- Jun 18** Father's Day
- Jun 19** Juneteenth
- Jun 21** June Solstice (GMT)
- Jul 04** Independence Day
- Sep 04** Labor Day
- Sep 16** Rosh Hashanah
- Sep 23** September equinox (GMT)
- Oct 09** Federal Holiday
- Oct 31** Halloween
- Nov 11** Veterans Day
- Nov 23** Thanksgiving
- Dec 07** Hanukkah begins
- Dec 22** December Solstice (GMT)
- Dec 25** Christmas Day
- Dec 26** Kwanzaa begins
- Dec 31** New Year's Eve

**MEETING OF THE BOARD OF TRUSTEES
OF THE IOLA FUND OF NEW YORK
September 27, 2023**

MOTION FOR EXECUTIVE SESSION

I, _____, hereby move, pursuant to the New York Open Meetings Law Section 105, including subparagraphs (d and f), that this meeting of the Board of Trustees of the IOLA Fund of New York shall now enter into Executive Session for the purpose of considering matters relating to (1) the financial history of particular corporations and (2) the employment of a particular person.

Seconded by: _____

Vote:

Yea ___ Nay ___ Abstain ___

Vote Recorded by: _____

New York, New York
September 27, 2023