

IOLLA FUND

Board of Trustees

11 East 44 Street
Suite 1406
New York, NY 10017

March 8, **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.

Board of Trustees Meeting

AGENDA

Date: March 8, 2023

Time: 12:00 PM

IOLA Fund

1. Call to Order
2. Approval of Minutes from December 8, 2022 Board Meeting
3. Executive Report
4. Administrative and Financial Report
5. Counsel's Report
6. Meetings
7. Adjournment

Meeting Agenda

Location: IOLA Fund

Date: Wednesday March 8, 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 December 8, 2022 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. 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 4 for reports and materials in support of these items

5. GENERAL COUNSEL'S REPORT

Ms. Fecko will report on state and city bar-related matters.

Please see Tab 5 for materials.

6. MEETINGS

The Trustees will confirm the scheduled meetings for Calendar Year 2023.

7. ADJOURNMENT

IOLA Fund of the State of New York
Meeting of the Board of Trustees – New York, NY
December 8, 2022
DRAFT

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

1. Call to Order.

The meeting was called to order by Chair Davis at approximately 4:08 p.m.

2. Approval of the minutes of the meetings of the Board of Trustees held on September 21, 2022.

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

3. Administrative and Financial Report

Ms. Agard reported that the cash on hand as of October 1 was about \$135.5 million with net interest earnings in October of about \$9.9, administrative expenses of \$140K, grant expenses of \$5.4 million, leaving approximately \$139.8 million on hand as of November 1. Interest revenue in October was \$9.9 million,, a more than three fold increase as compared with October 2021; year to date revenue is \$36.8 million, as compared with \$18.2 million last year, a 100% increase. Ms. Agard noted that the report prepared by Delta Consulting was through September and showed a net yield of 0.75%, which had increased to 0.99% in October.

Finally, Ms. Agard reported that administrative expenses for October were approximately \$140K and on target; she expects the IOLA Fund's administrative expenses to remain within the annual budget.

4. Counsel's Report

As to Grantee matters, Ms. Fecko highlighted her efforts to review the grant applications and her attendance at the NYSBA Partnership Conference in Albany in October alongside several hundred members of the NYS civil legal services community. She also noted her service on the Technology Working Group of the Permanent Commission on Access to Justice, which is planning the annual Technology Conference for April 18 and 19, and working on its third technology survey with assistance from the Legal Services Corporation.

With regard to attorney and bar matters, Ms. Fecko mentioned the summary report issued by the NYSBA President's Committee on Access to Justice on the pro bono work by members of the NYS bar during 2017-19 and her presentation on IOLA accounts to the NYSBA Trust & Estate Section's Think Tank group with

over 75 participants. In addition, Ms. Fecko noted the upcoming NAIP civil legal aid funder conference on May 3, 2023 and the NAIP/ABA Joint IOLTA Conference scheduled for late October/early November in Columbus, Ohio.

Regarding banking, Ms. Fecko noted that the Federal Reserve increases to the federal funds target rate in September and October brought it to 4.00%, with another 0.50% hike expected in mid-December.

Finally, Ms. Fecko noted her efforts on the videoconferencing policy.

5. Video Conferencing Policy

Ms. Fecko noted that the IOLA Fund held a public hearing on December 8, 2022, immediately preceding the Board meeting, regarding the adoption of a Resolution Authorizing Videoconferencing by its members pursuant to Chapter 56 of the Laws of 2022, a copy of which is in the Board materials. Ms. Fecko noted that no written comments were received by the December 7, 2022 deadline and no one offered comments during the hearing either in person or via zoom.

Thereafter, Chair Davis made a motion to adopt the Resolution Authorizing Videoconferencing, which motion was seconded by Trustee Lindenauer and adopted unanimously

6. Executive Report

Mr. O'Malley acknowledged the efforts by Ms. Agard and Ms. Fecko to conduct bank audit work and reported that New York has been one of the most diligent jurisdictions in the current increasing rate environment.

Mr. O'Malley announced the hiring of Kristen Thompson as a new Grant Assistant and stated that he is close to hiring the second Grant Assistant.

7. FY24 & FY25 Grants

Mr. O'Malley provided an overview of the grant process, noting the receipt of 98 applications, 81 of which scored sufficiently to be considered for funding. Twenty-seven applications were from organizations not receiving IOLA funding in the current grant cycle, of which ten scored sufficiently to be considered for funding. Mr. O'Malley described the CLS geographic units and the allocation of funds based on the per capita poverty population. Ms. Fecko described the scoring rubric and criteria, which were revised for this grant cycle based on feedback from the Office of the State Comptroller, and Mr. O'Malley added that IOLA also conducted a Bidders Conference as reported at the September Board meeting. Finally, Ms. Fecko thanked the Trustees for submitting their conflict information and noted that a summary of all conflicts had been shared with all Trustees.

Trustee Lindenauer 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), which was seconded by Trustee Lopez-Soto and approved without objection. While in Executive Session, Mr. O'Malley and Ms. Fecko

provided the Board with additional details and answered questions regarding the recommendations as to grant awards for the FY2024 & FY2025 grant cycle.

Upon exiting Executive Session, Chair Davis thanked Mr. O'Malley for presenting the grant recommendations and invited a motion to adopt the recommendations, which motion was made by Trustee Cirando, seconded by Trustee Madigan and unanimously approved. Mr. O'Malley gratefully acknowledged Ms. Fehringer's considerable efforts, which have greatly improved IOLA's grantmaking process.

8. 2023 Meetings

The meetings for the IOLA Board of Trustees in 2023, expected to be held at the IOLA office in New York City, are scheduled as follows:

March 8, 2023 at noon
June 7, 2023 at noon
September 27, 2023 at noon
December 6, 2023 at noon.

There being no further business before the Board, the meeting was adjourned at approximately 5:07 p.m.

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: February 27, 2023

TO: IOLA Board of Trustees

RE: March 8, 2023, Board Meeting, Executive Report

1. RFP for Fiscal Years 24-25

The Procurement Package has been approved by the Office of the State Comptroller. With Christine Fecko, debriefed six organizations that had applied and made a timely request: Children's Law Center, OLA of Eastern Long Island, Urban Resource Institute, Bronx Works, Gay Men's Health Crisis, and the Legal Aid Society of Rockland County. Provided feedback to two organizations that made requests after the debriefing period, Just Fix and the Rural Law Center.

2. PCAJ

Continued work on the Funding Group.

3. IOLA Infrastructure Infrastructure Initiative

With Christine Fecko, researched potential approaches and interviewed civil legal aid funders and technical experts from around the country to develop a framework for a potential IOLA infrastructure initiative.

4. IOLA Office Matters

Emily Radigan has joined our staff as a Grants Assistant.



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ADMINISTRATIVE REPORT

Prepared by: Michele D. Agard
Director of Administration

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Variance Report (FY' 23 vs. FY'22)

A. Financial Statement January 2023

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

NYS IOLA Cash Balance:	January 1, 2023	\$	160,306,162.00
 Adjustments:			
	Deposit Revenue: January 2023	\$	14,699,119.00
	IOLA Admin Expense: January 2023	\$	(160,455.00)
	IOLA Grant Expense - January	\$	(5,045,787.00)
	SUB-TOTAL	\$	9,492,877.00
Opening	February 1, 2023		
Cash Balance:		\$	169,799,039.00

B. Consolidated Bank & Revenue Report

TOTAL NO. PARTICIPATING FINANCIAL INSTITUTIONS (REMITTING)

129

average net yield percent January 2023: 1.39%

lowest rate: 0.01%

highest rate (monthly): 3.03%

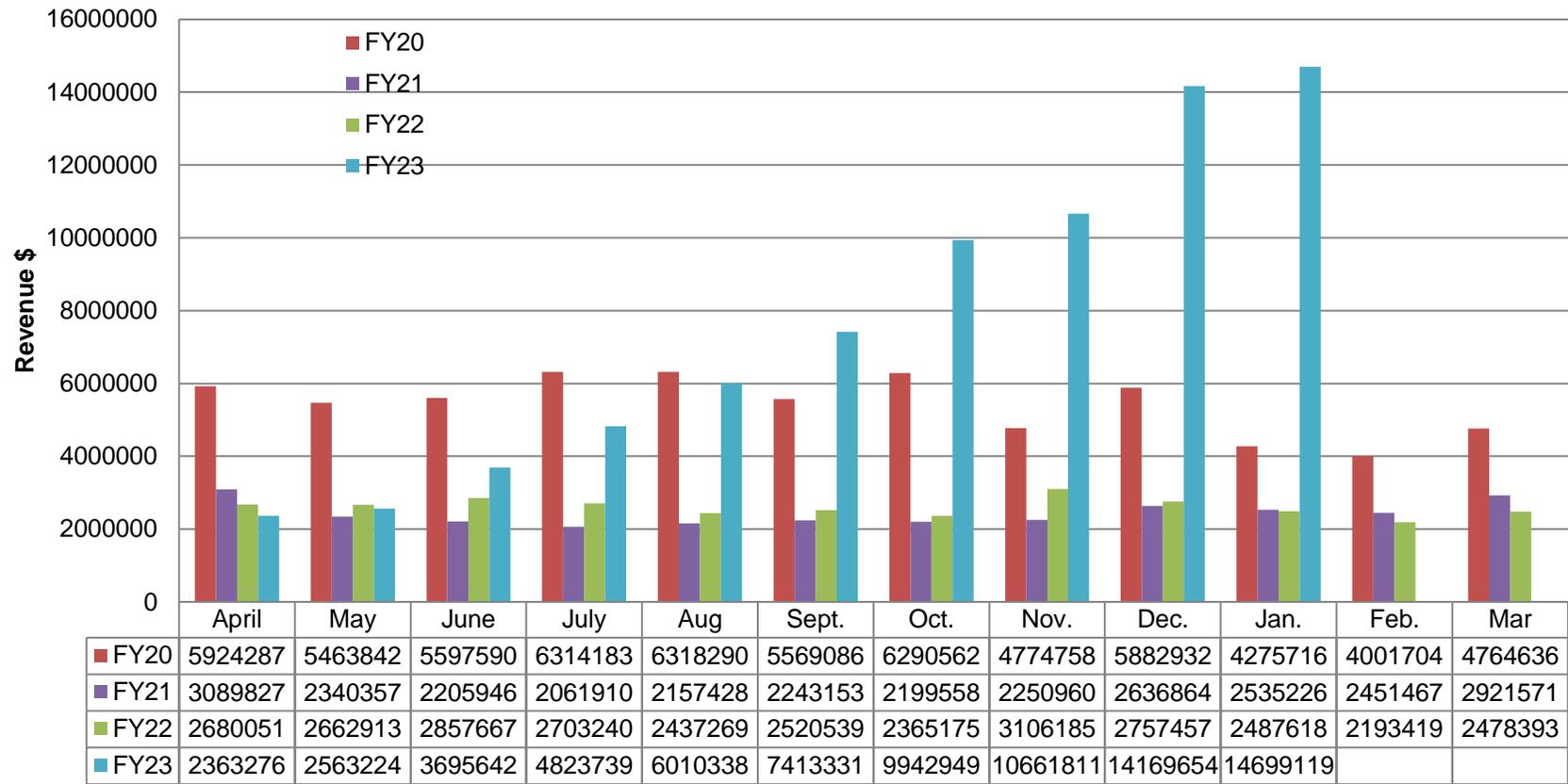
percent of all banks remitting this month: 100%

percent of banks waiving fees: 70%

	Jan-23	Jan-22	Change	
Current Month Interest Revenue (Earnings)	14,699,119	2,487,618	12,211,501	490.89%

FY 23-22 vs. FY 22-21 Year-to-date Interest Revenue	\$ 76,343,083	\$ 26,578,114	49,764,969	187.24%
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IOLA Monthly Revenue Comparison FY 20 - FY 23



	April	May	June	July	Aug	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar
FY20	5924287	5463842	5597590	6314183	6318290	5569086	6290562	4774758	5882932	4275716	4001704	4764636
FY21	3089827	2340357	2205946	2061910	2157428	2243153	2199558	2250960	2636864	2535226	2451467	2921571
FY22	2680051	2662913	2857667	2703240	2437269	2520539	2365175	3106185	2757457	2487618	2193419	2478393
FY23	2363276	2563224	3695642	4823739	6010338	7413331	9942949	10661811	14169654	14699119		

Axis Title

Column1	Column2	Column3	Column4	Column5	Column6	Column7
April				5924287	3089827	2680051
May				5463842	2340357	2662913
June				5597590	2205946	2857667
July				6314183	2061910	2703240
Aug				6318290	2157428	2437269
Sept.				5569086	2243153	2520539
Oct.				6290562	2199558	2365175
Nov.				4774758	2250960	3106185
Dec.				5882932	2636864	2757457
Jan.				4275716	2535226	2487618
Feb.				4001704	2451467	2193419
Mar				4764636	2921571	2478393

				65177586	29094267	31249926	76343083
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REVENUE COMPARISON								
Month	FY 20	FY 21	FY 22	FY 23	FY 21	FY 22	FY 23	
APR	5,924,287	3,089,827	2,680,051	2,363,276	62,343,126	28,684,491	30,933,151	
MAY	5,463,842	2,340,357	2,662,913	2,563,224	59,219,641	26,595,047	30,833,462	
JUN	5,597,590	2,205,946	2,857,667	3,695,642	55,827,997	29,658,768	31,671,437	
Quarter 1	16,985,719	7,636,130	8,200,631	8,622,142				
JUL	6,314,183	2,061,910	2,703,240	4,823,739	51,575,724	30,300,098	33,791,936	
AUG	6,318,290	2,157,428	2,437,269	6,010,338	47,414,862	30,579,939	37,365,005	
SEP	5,569,086	2,243,153	2,520,539	7,413,331	44,088,929	30,857,325	42,257,797	
Quarter 2	18,201,559	6,462,491	7,661,048	18,247,408				
OCT	6,290,562	2,199,558	2,365,175	9,942,949	39,997,925	31,022,942	49,835,571	
NOV	4,774,758	2,250,960	3,106,185	10,661,811	37,474,127	31,878,167	57,391,197	
DEC	5,882,932	2,636,864	2,757,457	14,169,654	34,228,059	31,998,760	68,803,394	
Quarter 3	16,948,252	7,087,382	8,228,817	34,774,414				
JAN	4,275,716	2,535,226	2,487,618	14,699,119	32,487,569	29,463,534	81,014,895	
FEB	4,001,704	2,451,467	2,193,419		30,937,332	31,693,104		
MAR	4,764,636	2,921,571	2,478,393		29,094,267	31,249,926		
Quarter 4	13,042,056	7,908,264	7,159,430	14,699,119				
GRAND TOTAL	65,177,586	29,094,267	31,249,926	76,343,083				

C. Administrative Budget

Budget Variance Report: Fiscal Year 2022-23

As of January 31, 2023

2022-23 Administrative Expenses	Expenditure January, 2023	Year to Date Expenditures 1/31/23	Current Budget*** 2022-23
SUPPLIES AND MATERIALS	\$ 887	\$ 5,044	\$ 10,000
57010 Food & Related Consum SupMat		\$ 487	
57032 Office Supplies	\$ 344	\$ 3,807	
57035 Reference Book/Mag/Map/Subscrip SM	\$ 543	\$ 750	
TRAVEL	\$ (495)	\$ 1,968	\$ 13,000
54010 Travel-Airplane		\$ 205	
54011 Travel Card Unclassified	\$ (495)	\$ -	
54013 Travel-Lodging		\$ 651	
54014 Travel-Meals	0	\$ 296	
54015 Travel-Mileage			
54017 Travel-Parkg, Tolls, Incdntls		\$ 516	
54019 Travel-Public	0	\$ 180	
54020 Travel-Rental	0	\$ 120	
54021 Travel-Supplies			
54022 Travel-Train	0	\$ -	
54023 Employee Travel- Per Diem			
Contractual Services	\$ 53,304	\$ 443,209	\$ 591,000
51010 Telephones	\$ 402	\$ 4,958	
51076 Security/Protection Software	\$ -	\$ -	
51090 Data Management Services	\$ 1,497	\$ 51,602	
51091 Internet Services	\$ 228	\$ 228	
51092 IT Equipment M&S	\$ 4,336	\$ 18,744	
51093 Software Maint & Support	\$ 39	\$ 59	
51104 Enhanced Telecommnctn Services	\$ 80	\$ 546	
55010 Newspaper/Billboards (ADV/PubNot)	551	\$ 4,507	
55047 Client Services (Unclssfd)	1,290	\$ 22,699	
55050 In-state Conference, Workshops, Meeting &		\$ 225	
55051 Out-of-state Conference, Workshops, Meeting &			
55181 Custodial	\$ -	\$ 498	
55203 Postage	\$ -	\$ 84	
55205 Record Management Services	\$ -	\$ 3,345	
58201 RE - Rental	\$ 33,874	\$ 294,635	
58204 Tax escalation		\$ 17,540	
58401 Prompt Payment Interest			
58501 Memberships	\$ 540	\$ 1,035	
58801 Indirect Costs	\$ 1,961	\$ 20,099	\$ 50,000
58971 Procurement Card Unclassified	\$ 8,506	\$ 2,405	
Equipment	\$ -	\$ 1,184	\$ 5,000
56009 Office Equipment R&M (include telephone)	\$ -	\$ 760	
56020 Equipment Lease	\$ -	\$ 424	
56040 Office Furniture			
Subtotal: Non-Personal Service	\$ 53,696	\$ 451,405	\$ 594,000
PERSONAL SERVICE	\$ 65,880	\$ 681,516	\$ 840,000
50101 Regular Employee - Base Salary	63,896	\$ 661,426	\$ 840,000
50107 Regular Employee - Lump Sum	0.00	\$ 1,415	
50108 Reg Employee-Additional Comp	1,984	\$ 18,675	
FRINGES	\$ 40,879	\$ 413,296	\$ 550,000
60020 Fringe Benefit	40,879	\$ 413,296	\$ 550,000
Subtotal: Personal Service	\$ 106,759	\$ 1,094,812	\$ 1,390,000
GRAND TOTAL	\$ 160,455	\$ 1,546,217	\$ 1,984,000

Budget Variance Report: Fiscal Year 2022-23

As of February 28, 2023

2022-23 Administrative Expenses	Expenditure February, 2023	Year to Date Expenditures 2/28/23	Current Budget*** 2022-23
SUPPLIES AND MATERIALS	\$ -	\$ 5,044	\$ 10,000
57010 Food & Related Consum SupMat		\$ 487	
57032 Office Supplies	\$ -	\$ 3,807	
57035 Reference Book/Mag/Map/Subscrip SM	\$ -	\$ 750	
TRAVEL	\$ 500	\$ 2,467	\$ 13,000
54010 Travel-Airplane		\$ 205	
54011 Travel Card Unclassified	\$ 500	\$ 500	
54013 Travel-Lodging		\$ 651	
54014 Travel-Meals	0	\$ 296	
54015 Travel-Mileage			
54017 Travel-Parkg, Tolls, Incdntls		\$ 515	
54019 Travel-Public	0	\$ 180	
54020 Travel-Rental	0	\$ 120	
54021 Travel-Supplies			
54022 Travel-Train	0	\$ -	
54023 Employee Travel- Per Diem			
Contractual Services	\$ 9,515	\$ 452,724	\$ 591,000
51010 Telephones	\$ -	\$ 4,958	
51076 Security/Protection Software	\$ -	\$ -	
51090 Data Management Services	\$ 949	\$ 52,551	
51091 Internet Services	\$ -	\$ 228	
51092 IT Equipment M&S	\$ 1,458	\$ 20,202	
51093 Software Maint & Support	\$ -	\$ 58	
51104 Enhanced Telecommnctn Services	\$ -	\$ 546	
55010 Newspaper/Billboards (ADV/PubNot)	0	\$ 4,508	
55047 Client Services (Unclssfd)	0	\$ 22,699	
55050 In-state Conference, Workshops, Meeting &		\$ 225	
55051 Out-of-state Conference, Workshops, Meeting &			
55181 Custodial	\$ -	\$ 498	
55203 Postage	\$ -	\$ 84	
55205 Record Management Services	\$ 3,764	\$ 7,109	
58201 RE - Rental	\$ -	\$ 294,634	
58204 Tax escalation		\$ 17,540	
58401 Prompt Payment Interest			
58501 Memberships		\$ 1,035	
58801 Indirect Costs	\$ 2,104	\$ 22,203	\$ 50,000
58971 Procurement Card Unclassified	\$ 1,240	\$ 3,646	
Equipment	\$ -	\$ 1,184	\$ 5,000
56009 Office Equipment R&M (include telephone)	\$ -	\$ 759	
56020 Equipment Lease	\$ -	\$ 425	
56040 Office Furniture			
Subtotal: Non-Personal Service	\$ 10,015	\$ 461,419	\$ 594,000
PERSONAL SERVICE	\$ 64,934	\$ 746,570	\$ 840,000
50101 Regular Employee - Base Salary	62,950	\$ 724,376	\$ 840,000
50107 Regular Employee - Lump Sum	0.00	\$ 1,534	
50108 Reg Employee-Additional Comp	1,984	\$ 20,660	
FRINGES	\$ 43,257	\$ 456,553	\$ 550,000
60020 Fringe Benefit	43,257	\$ 456,553	\$ 550,000
Subtotal: Personal Service	\$ 108,191	\$ 1,203,123	\$ 1,390,000
GRAND TOTAL	\$ 118,206	\$ 1,664,542	\$ 1,984,000

MEMO

TO: NY IOLA Management
From: Delta Consulting
RE: IOLA Reporting Package
Date: March 1, 2023

The data in the report represents information for interest earning periods ending December 31, 2022, with key data and metrics presented on a monthly, quarterly, or 12 month basis. (Note: December earnings are due and recorded as January deposits).

Monthly Summary

For the December, 2022 earnings period as shown below, 174 banks reported gross interest of over \$14.29M. Service fees were at \$124,0280 which were typical for December. For the month, 45,236 accounts maintained average daily balances of just over \$11.7B (which is above the twelve month average of \$10.0B). The gross yield on these accounts, meaning the effective interest rate before fees, was 1.32% for the period, and 1.31% 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 %
174	14,293,682.73	124,028.43	14,169,654.99	9,382,124,820	45,236	1.32%	1.31%

Key Index Rates as of December 1, 2022

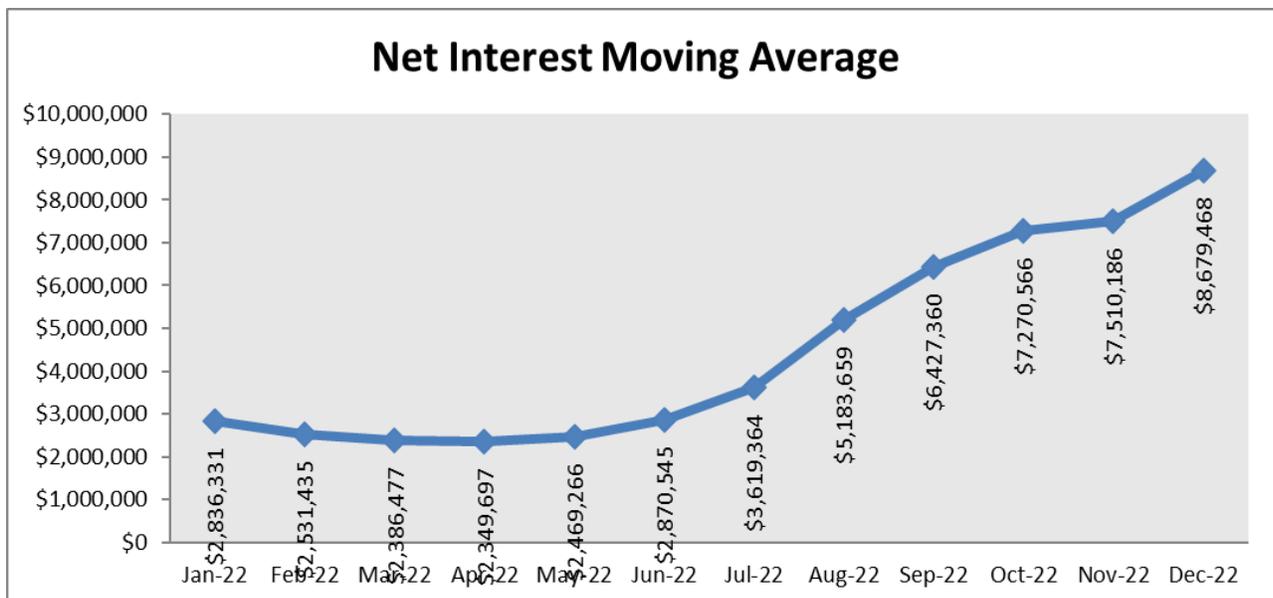
Fed Funds Target Rate (upper range)	4.00%
NY IOLA Benchmark Rate	2.60%
Platinum Partner Rate	2.60%
Gold Partner Rate	2.00%

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 \$2.19M in February to a high of over \$14.1M in December of 2022. December's earnings of \$14.170M are the highest in the past 12 months and are well above the 12 month average of \$5.82M.

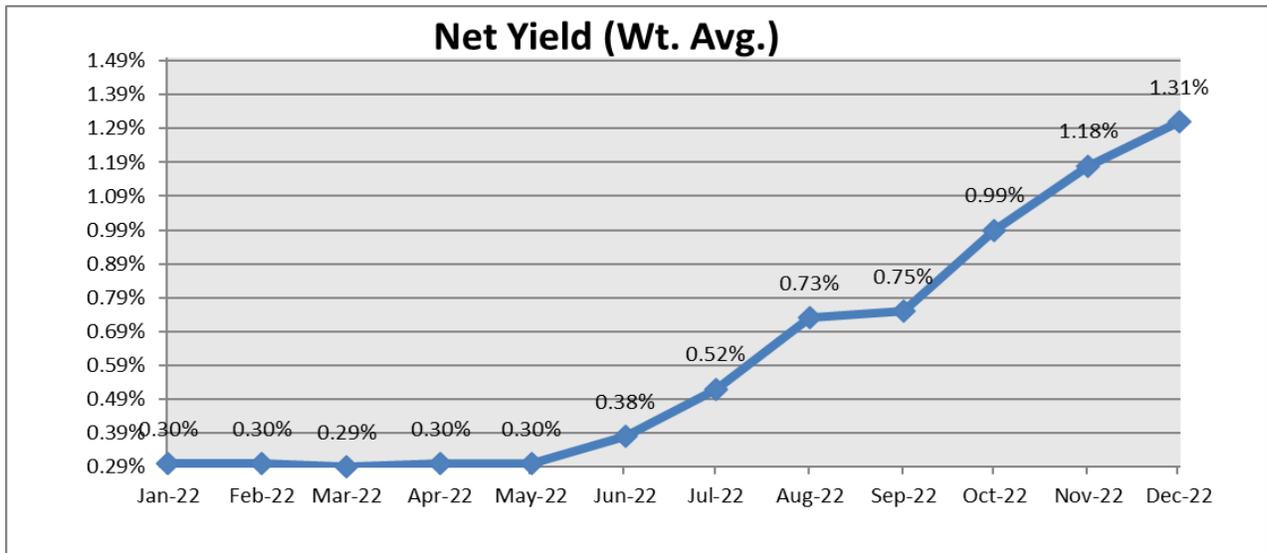


The chart below uses a three month moving average to smooth out the quarterly payments. As can be seen, the net interest moving average as of December is \$8.68M, up from the previous two months and higher than the prior 12 month peak in November. Balances have dropped somewhat from their high in June of \$10.8B to \$9.38B in December.



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 December have risen 101 basis points over the last 12 months and 13 bp over November's rates. This is consistent with the Fed Funds Target Rate increases in September and November. 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. The terminal level for the Fed Funds rate is expected to be between 5.00% and 5.50% at this time. Although recent inflation data is putting upward pressure on these estimates.



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 \$9.58B to \$10.7B. December's numbers come in at \$9.38B, up slightly from the previous two months. This number is off the previous high set in June of \$10.74B.

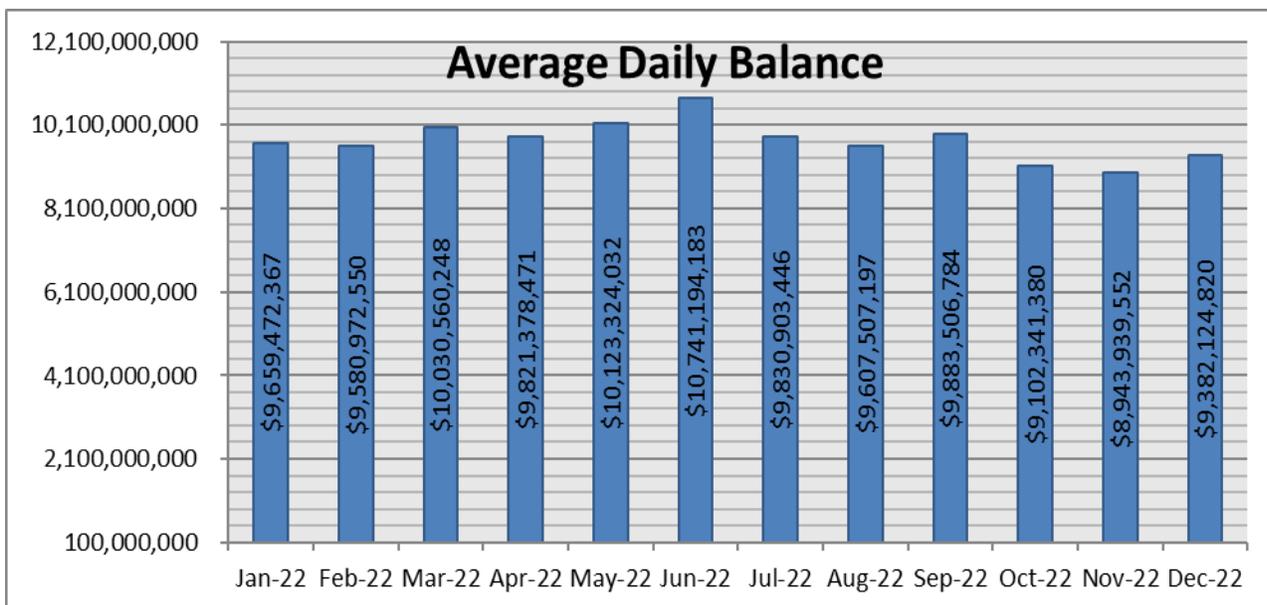


Exhibit 2a displays the historical balance detail for the 30 largest deposit holding IOLA institutions, along with its 12 month average balance and percentage of total deposits. Sorted by largest balances first, this chart shows the outsized impact the largest IOLA depositories will have on IOLA results. During December, balances were roughly in line for these large institutions. The top five institutions account for 64.8% of total IOLA balances, while the top ten institution's share held 78.7% 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.

Monthly Banks Summary - Top 30 Banks by ADB

For Earnings Period of December, 2022

Bank Name	Bank #	Gross	Service Charges	Net	Average Daily Balance (ADB)	Bank ADB	Number of Accounts	Gross Yield (%)	Net Yield (%)	Avg. Account Net	Avg. Account ADB
J.P. Morgan Chase	62	3,944,230.55	46,461.93	3,897,768.62	4,490,669,740	2,461,508,399	13,306	1.89	1.86	292.93	337,492
Citibank	171	2,384,705.90	0.00	2,384,705.90	1,649,096,694	1,239,252,761	8,659	2.27	2.27	275.40	190,449
Signature Bank	125	1,776,728.01	15,340.33	1,761,387.68	834,627,712	850,085,222	1,541	2.54	2.52	1,143.02	541,614
M&T Bank	152	1,389,335.97	-	1,389,335.97	605,863,366	656,190,425	2,472	2.49	2.49	562.03	245,090
Bank of America	153	801,892.45	0.00	801,892.45	393,401,542	393,406,798	2,200	2.40	2.40	364.50	178,819
TD Bank, NA	118	225,268.53	0.00	225,268.53	288,501,803	288,501,803	2,609	0.95	0.95	86.34	110,579
Esquire Bank	131	173,680.94	0.00	173,680.94	275,624,104	284,663,963	275	0.24	0.24	631.57	1,002,269
Key Bank Services Corp.	21	448,080.93	14,203.55	433,877.38	219,824,878	219,753,121	1,604	2.40	2.32	270.50	137,048
First Republic Bank - retroactive payment	36	570,329.32	0.00	570,329.32	205,600,199		1			570,329.32	205,600,199
HSBC	122	523,953.73	9,267.36	514,686.37	197,974,239	104,589,015	192	1.99	1.95	2680.66	1,031,116
Dime Community Bank	149	68,825.56	2,745.00	66,080.56	186,083,924	185,951,057	334	0.45	0.43	197.85	557,138
Capital One	173	236,575.06	6,587.92	229,987.14	179,895,639	181,018,067	1,599	1.59	1.55	143.83	112,505
Banco Popular North America	76	5,969.24	0.00	5,969.24	130,373,755	24,631,145	87	0.29	0.29	68.61	1,498,549
Orange Bank & Trust Company	41	20,823.30	0.00	20,823.30	125,174,504	120,463,544	329	0.20	0.20	63.29	380,470
Valley National Bank	148	4,902.42	1,277.22	3,625.20	119,158,604	121,904,040	339	0.05	0.04	10.69	351,500
Citizens Bank, N.A.	90	21,259.62	-	21,259.62	100,125,939	101,437,929	682	0.25	0.25	31.17	146,812
Wells Fargo	141	211,642.76	0.00	211,642.76	92,293,429	98,298,924	470	2.54	2.54	450.30	196,369
First Republic Bank	36	110,856.04	0.00	110,856.04	92,062,366	152,921,071	254	0.85	0.85	436.44	362,450
Sterling National Bank	134	204,596.32	8,841.60	195,754.72	90,223,073	452,623,052	1,112	0.53	0.51	176.04	81,136
NBT Bank N.A.	135	33,070.38	0.00	33,070.38	77,875,406	77,862,257	319	0.50	0.50	103.67	244,124
Community Bank, N.A.	175	9,013.02	2,033.15	6,979.87	70,747,325	73,931,303	562	0.14	0.11	12.42	125,885
Northwest Savings Bank	40	7,770.43	368.83	7,401.60	67,176,077	65,710,872	282	0.14	0.13	26.25	238,213
City National Bank/California	185	148,247.39	439.75	147,807.64	64,618,181	65,297,450	87	2.67	2.67	1,698.94	742,738
Northfield Bank	48	2,723.14	908.63	1,814.51	64,125,538	66,650,254	639	0.05	0.03	2.84	100,353
Canandaigua National Bank & Trust Co.	22	13,145.26	1,943.17	11,202.09	63,027,545	40,294,868	301	0.38	0.33	37.22	209,394
Investors Bank	147	12,394.69	0.00	12,394.69	58,374,987	59,182,892	162	0.25	0.25	76.51	360,339
First National Bank of Long Island	55	48,894.82	3,412.31	45,482.51	57,569,707	58,876,130	281	0.98	0.91	161.86	204,874
East West Bank	161	112,465.17	-	112,465.17	55,943,675	55,694,056	80	2.38	2.38	1405.81	699295.94
Tompkins Community Bank	224	4,783.00	0.00	4,783.00	46,929,972	48,231,218	240	0.12	0.12	19.93	195,542
Five Star Bank	39	104,796.45	3,514.58	101,281.87	44,868,864	47,016,188	182	2.62	2.54	556.49	246,532
	30	13,620,960.40	117,345.33	13,503,615.07	10,947,832,787.00	8,595,947,824.00	41,200.00	1.32	1.31		

EXHIBIT 1b

Monthly Banks Summary - All Banks, Alpha Sort

For Earnings Period of December, 2022

Bank Name	Bank #	Gross	Service Charges	Net	Average Daily Balance (ADB)	Bank ADB	Number of Accounts	Gross Yield (%)	Net Yield (%)	Avg. Account Net	Avg. Account ADB
1st Century Bank, a division of MidFirst Bank	215	32.31	0.00	32.31	16,038	16,167	2	2.35	2.35	16.16	8,019
Abacus Federal Savings Bank	19	84.07	0.00	84.07	222,358	225,014	5	0.15	0.15	16.81	44,472
ACCESS Federal Credit Union	98	468.00	0.00	468.00	551,033	551,022	6	1.00	1.00	78.00	91,839
Adirondack Bank	5	5,068.24	345.05	4,723.88	9,945,740	10,215,799	56	0.58	0.54	84.36	177,603
Adirondack Trust Company	64	431.35	100.00	331.35	9,578,775	11,057,356	56	0.05	0.04	5.92	171,050
Alden State Bank	9	207.37	61.78	145.59	1,645,435	1,967,519	10	0.04	0.03	14.56	164,544
Alma Bank	2	4,374.91	0.00	4,374.91	20,604,413	20,040,127	51	0.26	0.26	85.78	404,008
Alternatives Federal Credit Union	29	0.60	0.00	0.60	11,743	22,558	9	0.01	0.01	0.07	1,305
Amalgamated Bank of New York	157	366.60	0.00	366.60	4,316,419	4,316,975	46	0.10	0.10	7.97	93,835
Amerasia Bank	172	350.93	0.00	350.93	2,065,959	2,037,772	12	0.20	0.20	29.24	172,163
AmeriCu Credit Union	142	380.43	0.00	380.43	1,006,210	995,126	9	0.15	0.15	42.27	111,801
Apple Bank For Savings	181	17,109.36	412.53	16,696.83	26,859,850	26,843,760	100	0.75	0.73	166.97	268,599
Ballston Spa National Bank	150	180.37	123.92	56.45	7,079,036	7,138,907	32	0.03	0.01	1.76	221,220
Banco Popular North America	76	5,969.24	0.00	5,969.24	130,373,755	24,631,145	87	0.29	0.29	68.61	1,498,549
Bank Hapoalim B.M.	206	3,572.23	0.00	3,572.23	5,668,974	5,679,170	2	0.25	0.25	1,786.12	2,834,487
Bank Leumi	56	9,979.70	55.00	9,924.70	5,875,146	6,851,684	11	1.71	1.71	902.25	534,104
Bank of America	153	801,892.45	0.00	801,892.45	393,401,542	393,406,798	2,200	2.40	2.40	364.50	178,819
Bank of Greene County	25	1,300.44	359.31	941.13	13,989,056	13,260,053	49	0.12	0.08	19.21	285,491
Bank of Holland	178	498.02	0.00	498.02	3,951,680	3,996,929	7	0.05	0.05	71.15	564,526
Bank of Hope	198	6,097.35	0.00	6,097.35	3,091,017	3,078,151	24	2.41	2.41	254.06	128,792
Bank of Millbrook	74	683.79	68.97	614.82	8,051,076	7,262,476	13	0.11	0.10	47.29	619,314
Bank of New York Mellon	166	2,893.76	34.77	2,858.99	1,436,413	1,464,138	9	2.33	2.30	317.67	159,601
Bank of Richmondville	6	57.42	32.46	24.96	1,352,147	1,352,874	10	0.05	0.02	2.50	135,215
Bank of Utica	18	971.87	60.00	911.87	9,729,836	10,394,899	36	0.11	0.10	25.33	270,273
Bank on Buffalo, a division of CNB Bank	201	461.88	0.00	461.88	3,746,357	3,747,081	34	0.15	0.15	13.58	110,187
Bank OZK	7	0.00	0.00	-	-	0	1			0.00	0
Bank United	77	88,665.05	0.00	88,665.05	43,498,311	44,153,672	106	2.36	2.36	836.46	410,361
BCB Community Bank	107	209.33	0.00	209.33	821,564	810,272	5	0.30	0.30	41.87	164,313
Berkshire Bank	97	423.51	70.45	353.06	3,324,327	3,273,928	23	0.15	0.13	15.35	144,536
Berkshire Bank (Massachusetts)	52	8,439.62	0.00	8,439.62	19,913,776	19,863,218	141	0.50	0.50	59.86	141,232
Bethpage FCU	54	11,203.59	0.00	11,203.59	7,598,692	7,598,550	128	1.74	1.74	87.53	59,365
Brooklyn Cooperative Federal Credit Union	202	0.95	0.95	-	2,486	2,497	2	0.45	0.00	0.00	1,243
Canandaigua National Bank & Trust Co.	22	13,145.26	1,943.17	11,202.09	63,027,545	40,294,868	301	0.38	0.33	37.22	209,394
Capital Communications FCU	100	575.01	0.00	575.01	6,770,270	3,770,460	50	0.18	0.18	11.50	135,405
Capital One	173	236,575.06	6,587.92	229,987.14	179,895,639	181,018,067	1,599	1.59	1.55	143.83	112,505
Carthage Federal Savings	136	573.53	0.00	573.53	22,754,179	1,961,605	5	0.12	0.12	114.71	4,550,836
Carver Federal Savings Bank	11	191.36	0.00	191.36	450,623	450,521	39	0.50	0.50	4.91	11,554
Catskill Hudson Bank	127	167.02	0.00	167.02	3,933,048	3,378,556	30	0.06	0.06	5.57	131,102
Cattaraugus County Bank	69	27.56	9.17	18.39	648,991	649,058	6	0.05	0.03	3.07	108,165
Cayuga Lake National Bank	195	13.20	0.00	13.20	62,168	62,214	6	0.25	0.25	2.20	10,361
CFCU Community Credit Union	111	0.18	0.00	0.18	17 14,129	14,045	2	0.02	0.02	0.09	7,065
Champlain National Bank	189	25.59	24.13	1.46	1,015,256	952,133	12	0.01	0.00	0.12	84,605

Chemung Canal Trust Company	32	1,456.68	0.00	1,456.68	15,618,113	14,795,564	97	0.12	0.12	15.02	161,011
Citibank	171	2,384,705.90	0.00	2,384,705.90	1,649,096,694	1,239,252,761	8,659	2.27	2.27	275.40	190,449
Citizens and Northern Bank	43	1,885.39	20.00	1,865.39	4,439,789	981,928	2	2.26	2.24	932.70	2,219,895
Citizens Bank, N.A.	90	21,259.62	0.00	21,259.62	100,125,939	101,437,929	682	0.25	0.25	31.17	146,812
City National Bank/California	185	148,247.39	439.75	147,807.64	64,618,181	65,297,450	87	2.67	2.67	1,698.94	742,738
Community Bank, N.A.	175	9,013.02	2,033.15	6,979.87	70,747,325	73,931,303	562	0.14	0.11	12.42	125,885
ConnectOne Bank	200	11,182.85	0.00	11,182.85	26,333,807	26,044,687	45	0.51	0.51	248.51	585,196
Countryside Federal Credit Union	81	85.06	0.00	85.06	134,987	137,980	1	0.24	0.24	85.06	134,987
Cross County Savings Bank	38	2,942.97	0.00	2,942.97	1,796,294	1,795,851	9	0.65	0.65	327.00	199,588
Customers Bank	129	32,343.22	0.00	32,343.22	8,554,546	4,640,017	19	2.77	2.77	1,702.27	450,239
Delaware National Bank of Delhi	1	241.32	8.07	233.25	1,578,527	1,634,702	16	0.17	0.17	14.58	98,658
Deutsche Bank	191	26.93	5.00	21.93	634,158	639,070	1	0.05	0.04	21.93	634,158
Dime Community Bank	149	68,825.56	2,745.00	66,080.56	186,083,924	185,951,057	334	0.45	0.43	197.85	557,138
East West Bank	161	112,465.17	0.00	112,465.17	55,943,675	55,694,056	80	2.38	2.38	1,405.81	699,296
Eastbank	8	5,930.44	343.11	5,587.33	1,244,887	1,272,561	6	1.85	1.74	931.22	207,481
Emigrant Savings Bank	156	521.07	0.00	521.07	830,560	830,930	4	0.25	0.25	130.27	207,640
Empire State Bank	151	10,241.55	246.35	9,995.20	27,182,933	30,627,450	54	0.39	0.38	185.10	503,388
Empower Federal Credit Union	124	3,263.34	0.00	3,263.34	2,478,917	3,248,384	19	1.18	1.18	171.75	130,469
ESL Federal Credit Union	217	1,356.17	0.00	1,356.17	4,958,397	4,196,591	28	0.38	0.38	48.43	177,086
Esquire Bank	131	173,680.94	0.00	173,680.94	275,624,104	284,663,963	275	0.24	0.24	631.57	1,002,269
Evans Bank, N.A.	154	328.66	0.00	328.66	7,739,412	7,739,571	58	0.05	0.05	5.67	133,438
Fieldpoint Private	204	0.00	0.00	-	-	0	1			0.00	0
First Central Savings Bank	174	980.77	0.00	980.77	7,782,196	7,849,696	25	0.05	0.05	39.23	311,288
First Citizens Community Bank	102	1,276.25	18.00	1,258.25	646,988	626,120	1	2.48	2.45	1,258.25	646,988
First Federal Savings of Middletown	146	16.32	0.00	16.32	256,206	256,259	2	0.07	0.07	8.16	128,103
First Heritage Federal Credit Union	51	58.50	0.00	58.50	10,091	10,845	1	2.14	2.14	58.50	10,091
First Horizon Bank	144	29,725.27	0.00	29,725.27	12,962,633	12,962,632	22	2.70	2.70	1,351.15	589,211
First National Bank of Dryden	57	30.82	0.00	30.82	1,814,402	1,816,085	6	0.02	0.02	5.14	302,400
First National Bank of Groton	188	7.35	0.00	7.35	173,081	203,486	3	0.04	0.04	2.45	57,694
First National Bank of Long Island	55	48,894.82	3,412.31	45,482.51	57,569,707	58,876,130	281	0.98	0.91	161.86	204,874
First National Bank of Scotia	176	69.81	29.87	39.94	2,739,853	2,740,686	25	0.03	0.02	1.60	109,594
First Republic Bank	36	570,329.32	0.00	570,329.32	205,600,199		1			570,329.32	205,600,199
First Republic Bank	36	110,856.04	0.00	110,856.04	92,062,366	152,921,071	254	0.85	0.85	436.44	362,450
Five Star Bank	39	104,796.45	3,514.58	101,281.87	44,868,864	47,016,188	182	2.62	2.54	556.49	246,532
Flushing Bank	73	173,476.36	1,289.70	172,186.66	29,665,889	27,700,459	121	2.48	2.47	1,423.03	245,173
Fulton Savings Bank	58	24.90	0.00	24.90	605,900	604,570	5	0.05	0.05	4.98	121,180
Geddes Federal Savings & Loan Association	26	16.91	0.00	16.91	106,477	113,212	8	0.17	0.17	2.11	13,310
Generations Bank, Inc.	95	247.70	22.48	225.22	833,276	819,650	20	0.36	0.32	11.26	41,664
Genesee Co-op FCU	108	12.23	0.00	12.23	2,022	2,022	1	2.40	2.40	12.23	2,022
Genesee Regional Bank	193	876.05	0.00	876.05	20,629,563	34,326,615	55	0.03	0.03	15.93	375,083
Glens Falls National Bank and Trust Company	114	29,272.24	453.85	28,818.39	12,765,071	13,318,629	101	2.59	2.55	285.33	126,387
Global Bank	158	172.12	0.00	172.12	1,013,286	1,047,001	6	0.19	0.19	28.69	168,881
Gouverneur Savings and Loan Assn.	180	7.83	0.00	7.83	184,384	308,685	4	0.03	0.03	1.96	46,096
Habib American Bank	168	12.89	0.00	12.89	25,380	25,009	3	0.61	0.61	4.30	8,460
Hanmi Bank	213	32.29	0.00	32.29	70,716	50,533	4	0.25	0.25	8.07	17,679
Hanover Community Bank	49	2,046.11	0.00	2,046.11	18,101,908	12,506,384	28	0.19	0.19	73.08	432,211
HSBC	122	523,953.73	9,267.36	514,686.37	197,974,239	104,589,015	192	1.99	1.95	2,680.66	1,031,116
Hudson Valley Credit Union	208	200.28	0.00	200.28	2,315,048	2,301,824	18	0.10	0.10	11.13	128,614

Industrial and Commercial Bank of China	203	0.00	0.00	-	-	79	1	0.00	0.00	0.00	0
Industrial Bank	226	21.59	0.00	21.59	7,514	23,044	1	0.37	0.37	21.59	7,514
Interaudi Bank	216	263.21	0.00	263.21	142,328	147,698	1	2.17	2.17	263.21	142,328
Investors Bank	147	12,394.69	0.00	12,394.69	58,374,987	59,182,892	162	0.25	0.25	76.51	360,339
Israel Discount Bank of New York	91	16,653.95	0.00	16,653.95	14,833,078	14,613,591	25	1.34	1.34	666.16	593,323
J.P. Morgan Chase	62	3,944,230.55	46,461.93	3,897,768.62	4,490,669,740	2,461,508,399	13,306	1.89	1.86	292.93	337,492
Jeff Bank	101	818.92	249.50	569.42	9,642,122	9,521,918	46	0.10	0.07	12.38	209,611
Jovia Financial Federal Credit Union	211	75.54	0.00	75.54	177,884	177,938	8	0.50	0.50	9.44	22,236
Kearny Bank	138	733.17	0.00	733.17	359,687	371,747	10	2.32	2.32	73.32	35,969
KEB Hana Bank USA	84	232.84	0.00	232.84	118,035	114,107	9	2.48	2.48	25.87	13,115
Key Bank Services Corp.	21	448,080.93	14,203.55	433,877.38	219,824,878	219,753,121	1,604	2.40	2.32	270.50	137,048
Lake Shore Savings Bank	184	1,178.87	0.00	1,178.87	3,123,566	3,156,956	32	0.15	0.15	36.84	97,611
Lakeland Bank	209	15.40	15.40	-	24,176	25,081	3	0.72	0.00	0.00	8,059
Lyons National Bank	123	395.01	222.70	172.31	9,654,639	9,847,313	69	0.05	0.02	2.50	139,922
M&T Bank	152	1,389,335.97	0.00	1,389,335.97	605,863,366	656,190,425	2,472	2.49	2.49	562.03	245,090
M.Y. Safra Bank	210	0.00	0.00	-	-	0	1			0.00	0
Maple City Savings Bank FSB	103	611.73	0.00	611.73	1,488,543	1,560,264	9	0.48	0.48	67.97	165,394
Maspeth Federal S & L Association	162	519.57	0.00	519.57	1,223,505	1,272,147	17	0.48	0.48	30.56	71,971
Metro City Bank	30	379.37	0.00	379.37	451,189	448,698	5	1.00	1.00	75.87	90,238
Metropolitan Commercial Bank	155	13,870.24	0.00	13,870.24	5,563,338	5,645,671	28	0.99	0.99	495.37	198,691
Modern Bank NA	99	299.91	0.00	299.91	812,674	830,433	1	0.44	0.44	299.91	812,674
National Bank of Coxsackie	14	2,541.78	0.00	2,541.78	1,246,975	1,306,852	17	2.29	2.29	149.52	73,351
National Cooperative Bank, N.A.	143	21.84	0.00	21.84	14,694	18,228	2	1.41	1.41	10.92	7,347
NBT Bank N.A.	135	33,070.38	0.00	33,070.38	77,875,406	77,862,257	319	0.50	0.50	103.67	244,124
New Millennium Bank	212	11,731.80	0.00	11,731.80	6,161,537	6,784,428	6	2.04	2.04	1,955.30	1,026,923
New York Community Bank	66	2,973.71	0.00	2,973.71	35,013,036	35,174,773	302	0.10	0.10	9.85	115,937
NewBank	59	1,460.43	0.00	1,460.43	1,655,455	1,834,847	13	0.32	0.32	112.34	127,343
Newtek Bank	16	872.37	0.00	872.37	429,709	491,981	4	2.16	2.16	218.09	107,427
Noah Bank	116	141.53	0.00	141.53	96,216	66,319	3	0.86	0.86	47.18	32,072
North Country Savings Bank	167	161.47	0.00	161.47	427,075	426,898	12	0.15	0.15	13.46	35,590
NorthEast Community Bank	159	164.79	0.00	164.79	27,241	31,106	8	2.10	2.10	20.60	3,405
Northern Trust	183	2,435.42	0.00	2,435.42	1,562,506	1,820,300	2	1.58	1.58	1,217.71	781,253
Northfield Bank	48	2,723.14	908.63	1,814.51	64,125,538	66,650,254	639	0.05	0.03	2.84	100,353
Northwest Savings Bank	40	7,770.43	368.83	7,401.60	67,176,077	65,710,872	282	0.14	0.13	26.25	238,213
OceanFirst Bank	165	526.22	0.00	526.22	1,548,953	1,374,369	7	0.45	0.45	75.17	221,279
Orange Bank & Trust Company	41	20,823.30	0.00	20,823.30	125,174,504	120,463,544	329	0.20	0.20	63.29	380,470
Pathfinder Bank	28	791.47	77.80	713.67	9,700,970	9,684,034	36	0.10	0.09	19.82	269,471
Patriot Bank, N.A.	17	4.66	0.00	4.66	36,578	36,189	6	0.15	0.15	0.78	6,096
PCB Bank	205	14.10	0.00	14.10	111,880	113,198	3	0.05	0.05	4.70	37,293
PCSB	63	2,348.99	1,269.10	1,079.89	4,659,683	4,709,238	40	0.20	0.09	27.00	116,492
Peapack-Gladstone Bank	207	52.47	0.00	52.47	717,231	8,141,773	12	0.01	0.01	4.37	59,769
Peoples Security Bank	132	0.00	0.00	-	-	0	1			0.00	0
Piermont Bank	220	7.69	0.00	7.69	3,517	3,776	1	2.48	2.48	7.69	3,517
Pioneer Savings Bank	10	21,122.83	0.00	21,122.83	10,708,098	11,921,309	75	2.16	2.16	281.64	142,775
Pioneer Savings Bank	10	4.78	0.00	4.78	2,423	2,001	1	2.91	2.91	4.78	2,423
PNC Bank	34	2,852.75	0.00	2,852.75	22,392,546	22,844,068	89	0.15	0.15	32.05	251,602
Ponce Bank	78	2,019.65	0.00	2,019.65	4,006,371	4,051,739	26	0.20	0.20	77.68	154,091
Preferred Bank	83	83.14	0.00	83.14	489,806	489,688	2	0.20	0.20	41.57	244,903
Provident Bank	182	7,332.69	0.00	7,332.69	3,803,370	3,801,960	8	2.27	2.27	916.59	475,421
Putnam County National Bank	194	202.17	45.73	156.44	7,686,673	7,672,012	25	0.03	0.02	6.26	307,467
Reliant Community Credit Union	145	20.12	0.00	20.12	473,794	473,704	5	0.05	0.05	4.02	94,759

Republic Bank	219	3,313.43	0.00	3,313.43	6,502,159	6,761,724	16	0.58	0.58	207.09	406,385
Rhinebeck Savings Bank	160	2,958.22	0.00	2,958.22	19,443,283	19,158,973	63	0.18	0.18	46.96	308,624
Rondout Savings Bank	117	8,417.10	314.71	8,102.39	13,357,573	13,157,778	13	0.25	0.24	623.26	1,027,506
Royal Business Bank	92	7,096.97	0.00	7,096.97	3,481,713	3,395,751	13	2.46	2.46	545.92	267,824
Salisbury Bank and Trust Company	89	3,575.64	0.00	3,575.64	22,127,395	22,176,466	118	0.20	0.20	30.30	187,520
Santander Bank	121	34,157.97	0.00	34,157.97	40,218,252	40,709,667	281	0.99	0.99	121.56	143,125
Saratoga National Bank and Trust Co.	94	13,044.52	135.80	12,908.72	5,688,471	6,034,336	56	2.55	2.52	230.51	101,580
Savannah Bank N.A.	68	2,579.49	0.00	2,579.49	974,652	975,328	7	1.05	1.05	368.50	139,236
Sawyer Savings Bank	140	89.38	40.76	48.62	2,174,914	1,992,100	11	0.05	0.03	4.42	197,719
Self Reliance (NY) Federal Credit Union	139	3.15	0.00	3.15	4,999	4,999	2	0.25	0.25	1.58	2,500
Seneca Savings	104	7.46	0.00	7.46	175,671	181,634	10	0.05	0.05	0.75	17,567
Shinhan Bank America	133	625.49	0.00	625.49	981,952	1,014,465	9	0.73	0.73	69.50	109,106
Signature Bank	125	1,776,728.01	15,340.33	1,761,387.68	834,627,712	850,085,222	1,541	2.54	2.52	1,143.02	541,614
Solvay Bank	177	142.48	108.61	33.87	7,879,573	8,272,575	95	0.02	0.00	0.36	82,943
Southern Chautauqua Federal Credit Union	199	1.42	0.00	1.42	3,756	3,742	1	0.15	0.15	1.42	3,756
Spring Bank	33	4,892.17	0.00	4,892.17	758,362	1,030,740	9	1.42	1.42	543.57	84,262
Sterling National Bank	134	204,596.32	8,841.60	195,754.72	90,223,073	452,623,052	1,112	0.53	0.51	176.04	81,136
Suma Yonkers Federal Credit Union	82	69.96	0.00	69.96	555,117	482,586	9	0.06	0.06	7.77	61,680
TD Bank, NA	118	225,268.53	0.00	225,268.53	288,501,803	288,501,803	2,609	0.95	0.95	86.34	110,579
The First Bank of Greenwich	218	201.48	0.00	201.48	2,372,265	2,451,371	12	0.10	0.10	16.79	197,689
Tioga State Bank	170	245.81	8.00	237.81	7,812,061	1,290,703	9	0.22	0.22	26.42	868,007
Tompkins Community Bank	224	4,783.00	0.00	4,783.00	46,929,972	48,231,218	240	0.12	0.12	19.93	195,542
Trustco	187	55.47	0.07	55.40	6,531,140	6,594,564	162	0.01	0.01	0.34	40,316
Ulster Savings Bank	50	5,339.95	0.00	5,339.95	6,415,675	6,326,861	43	0.99	0.99	124.18	149,202
United Orient Bank	128	72.92	0.00	72.92	214,644	215,637	1	0.40	0.40	72.92	214,644
Upstate National Bank	61	33.80	0.00	33.80	159,187	181,034	6	0.22	0.22	5.63	26,531
Valley National Bank	148	4,902.42	1,277.22	3,625.20	119,158,604	121,904,040	339	0.05	0.04	10.69	351,500
Walden Savings	67	8,358.55	0.00	8,358.55	7,369,253	12,456,894	34	0.27	0.27	245.84	216,743
WallKill Valley Federal Savings & Loan	12	713.53	0.00	713.53	1,616,560	906,295	10	0.31	0.31	71.35	161,656
Wayne Bank	126	294.89	0.00	294.89	6,944,183	7,181,089	30	0.05	0.05	9.83	231,473
Webster Bank	46	1,860.92	0.00	1,860.92	820,626	2,863,954	60	0.77	0.77	31.02	13,677
Wells Fargo	141	211,642.76	0.00	211,642.76	92,293,429	98,298,924	470	2.54	2.54	450.30	196,369
Woori America Bank	37	2,156.82	0.00	2,156.82	1,692,987	1,692,281	20	1.50	1.50	107.84	84,649.35
	174	14,293,682.73	124,028.43	14,169,654.99	11,736,540,053	9,382,124,820	45,236	1.32	1.31	3,492.93	1,450,226.58

EXHIBIT 2a

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

12 Month History of Average Daily Balance

Bank Name	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022	Average	% of Total Deposits
J.P. Morgan Chase	3,014,821,746	2,833,737,581	2,940,618,576	2,864,260,057	3,202,952,738	3,414,810,788	3,679,584,896	4,386,567,722	4,179,853,713	5,039,900,985	3,940,167,122	4,490,669,740	3,665,662,139	33.53%
Citibank	1,327,945,865	1,398,621,568	1,258,306,335	1,356,262,812	1,290,682,793	1,284,202,615	1,216,560,675	1,164,150,110	1,302,631,131	1,388,595,051	1,604,087,249	1,649,096,694	1,353,428,575	12.38%
Signature Bank	995,248,258	1,003,967,597	1,011,337,191	1,089,870,839	1,063,278,727	1,076,418,308	1,017,415,075	989,273,945	715,401,511	885,585,841	883,482,910	834,627,712	963,825,660	8.82%
M&T Bank	547,915,998	504,472,247	517,771,845	583,728,770	628,692,232	588,708,954	521,243,654	607,735,940	674,094,836	652,935,656	638,213,670	605,863,366	589,281,431	5.39%
Sterling National Bank	558,784,198	584,468,798	555,219,224	571,796,519	565,588,363	572,799,509	563,831,696	568,542,586	543,659,652	504,939,816	468,608,602	90,223,073	512,371,836	4.69%
Bank of America	531,330,640	546,104,039	502,054,850	513,813,377	550,259,878	556,344,976	516,208,907	495,050,935	460,763,067	429,745,333	422,267,995	393,401,542	493,112,128	4.51%
TD Bank, NA	308,492,084	305,214,460	320,038,816	338,262,013	357,458,995	349,559,061	296,193,093	300,904,240	303,389,260	276,931,100	286,960,103	288,501,803	310,992,086	2.84%
Esquire Bank	-	-	222,576,921	-	-	318,488,205	-	-	266,536,881	-	-	275,624,104	270,806,528	2.48%
Dime Community Bank	241,350,392	436,517,107	226,886,968	239,690,240	138,617,735	195,988,641	234,417,415	204,838,919	214,533,754	182,836,552	210,228,070	186,083,924	225,999,143	2.07%
Capital One	225,823,522	213,862,534	211,603,063	224,434,823	222,090,570	228,597,452	229,077,996	219,900,986	212,345,661	204,460,869	195,045,097	179,895,639	213,928,184	1.96%
Key Bank Services Corp.	197,816,069	195,770,237	198,779,960	195,712,505	207,287,926	215,539,282	208,169,904	203,992,621	204,506,316	209,924,972	226,544,139	219,824,878	206,989,067	1.89%
Orange Bank & Trust Company	214,454,357	221,340,039	188,913,320	236,933,919	239,801,397	252,263,764	234,169,921	211,690,136	193,152,786	133,320,259	142,925,478	125,174,504	199,511,657	1.82%
First Republic Bank	154,742,549	149,393,247	155,438,099	169,439,399	177,575,509	171,440,765	202,916,965	170,617,656	167,288,785	159,657,889	163,236,748	297,662,565	178,284,181	1.63%
Valley National Bank	128,109,341	197,003,284	106,275,638	113,726,938	122,133,122	119,968,318	112,212,664	130,887,472	124,559,171	118,730,853	118,107,189	119,158,604	125,906,050	1.15%
Wells Fargo	162,956,603	117,168,003	120,248,483	128,970,566	120,777,660	116,113,433	112,305,521	97,577,446	103,061,380	100,461,292	88,216,938	92,293,429	113,345,896	1.04%
NBT Bank N.A.	97,305,650	97,488,007	103,133,551	93,388,070	92,444,180	98,406,386	97,205,755	99,422,086	94,133,059	144,665,034	178,102,290	77,875,406	106,130,790	0.97%
Miscellaneous Income	-	-	-	-	-	-	-	167,586,806	-	36,707,226	-	-	102,147,016	0.93%
East West Bank	61,807,773	74,748,670	72,347,549	83,581,256	126,317,954	150,891,999	110,925,158	52,780,807	81,260,211	71,124,113	67,556,887	55,943,675	84,107,171	0.77%
Northfield Bank	75,561,573	77,259,801	71,748,853	72,461,987	79,419,734	93,218,564	83,125,315	86,172,947	75,063,464	71,201,587	67,771,249	64,125,538	76,427,551	0.70%
Community Bank, N.A.	72,419,886	65,382,730	74,602,213	65,334,414	-	83,863,121	84,857,061	77,237,891	79,182,199	77,850,385	77,132,999	70,747,325	75,328,202	0.69%
Citizens Bank, N.A.	51,682,302	61,447,580	77,712,134	52,275,856	86,641,134	85,878,332	80,213,468	79,269,980	72,526,194	74,215,836	80,660,572	100,125,939	75,220,777	0.69%
HSBC	-	4,968,940	19,919,069	-	-	27,704,155	-	-	111,941,948	-	-	197,974,239	72,501,670	0.66%
First National Bank of Long Island	73,815,806	66,948,498	68,596,168	73,637,970	77,581,996	80,545,713	80,787,495	78,393,521	68,384,811	65,689,425	63,993,275	57,569,707	71,328,699	0.65%
Peoples United Bank	77,934,825	73,804,325	74,005,498	76,632,881	76,973,579	75,765,374	48,065,771	63,633,554	-	-	-	-	70,851,976	0.65%
City National Bank/California	73,207,224	73,722,615	81,035,097	70,656,868	72,450,142	69,607,125	73,670,005	82,690,552	36,528,641	61,971,402	61,445,835	64,618,181	68,466,974	0.63%
Northwest Savings Bank	67,103,945	63,613,762	62,810,674	60,935,616	63,772,939	63,956,178	69,401,250	68,729,332	68,842,470	66,058,632	67,334,209	67,176,077	65,811,257	0.60%
Investors Bank	57,775,017	58,527,224	60,995,729	56,638,942	62,591,560	61,772,887	59,454,206	57,622,237	48,788,957	42,069,142	42,923,897	58,374,987	55,627,899	0.51%
Tompkins Community Bank	52,706,880	52,198,163	50,164,241	52,909,694	55,980,591	59,865,988	57,953,847	52,408,899	52,845,409	48,503,981	47,969,619	46,929,972	52,536,440	0.48%
Bank United	55,347,280	55,690,448	48,475,860	49,107,099	47,331,883	42,840,874	69,411,884	43,648,507	44,677,200	48,646,236	41,016,834	43,498,311	49,141,035	0.45%
Five Star Bank	42,456,607	43,821,605	44,540,975	44,571,387	50,847,578	50,453,013	49,618,676	50,803,685	49,815,343	50,892,286	46,852,187	44,868,864	47,461,851	0.43%
Total (top 30 banks)	9,468,916,390	9,577,263,109	9,446,156,900	9,479,034,817	9,779,550,915	10,506,013,780	10,108,998,273	10,812,131,518	10,549,767,810	11,147,621,753	10,230,851,163	10,797,929,798	10,496,533,867	96.00%
Total (all banks)	10,178,123,348	10,268,046,276	10,265,385,070	10,172,323,155	10,501,685,700	11,434,930,433	10,829,812,681	11,613,088,425	11,386,950,697	11,885,249,248	10,932,850,716	11,736,540,053	10,933,748,817	100%

Top 5=
64.8%

Top 10=
78.7%

EXHIBIT 2b

All NY IOLTA Banks active in the past 12 months.

12 Month History of Average Daily Balance

Bank Name	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022	Total	% of Total Deposits
J.P. Morgan Chase	3,014,821,746	2,833,737,581	2,940,618,576	2,864,260,057	3,202,952,738	3,414,810,788	3,679,584,896	4,386,567,722	4,179,853,713	5,039,900,985	3,940,167,122	4,490,669,740	3,665,662,139	33.53%
Citibank	1,327,945,865	1,398,621,568	1,258,306,335	1,356,262,812	1,290,682,793	1,284,202,615	1,216,560,675	1,164,150,110	1,302,631,131	1,388,595,051	1,604,087,249	1,649,096,694	1,353,428,575	12.38%
Signature Bank	995,248,258	1,003,967,597	1,011,337,191	1,089,870,839	1,063,278,727	1,076,418,308	1,017,415,075	989,273,945	715,401,511	885,585,841	883,482,910	834,627,712	963,825,660	8.82%
M&T Bank	547,915,998	504,472,247	517,771,845	583,728,770	628,692,232	588,708,954	521,243,654	607,735,940	674,094,836	652,935,656	638,213,670	605,863,366	589,281,431	5.39%
Sterling National Bank	558,784,198	584,468,798	555,219,224	571,796,519	565,588,363	572,799,509	563,831,696	568,542,586	543,659,652	504,939,816	468,608,602	90,223,073	512,371,836	4.69%
Bank of America	531,330,640	546,104,039	502,054,850	513,813,377	550,259,878	556,344,976	516,208,907	495,050,935	460,763,067	429,745,333	422,267,995	393,401,542	493,112,128	4.51%
TD Bank, NA	308,492,084	305,214,460	320,038,816	338,262,013	357,458,995	349,559,061	296,193,093	300,904,240	303,389,260	276,931,100	286,960,103	288,501,803	310,992,086	2.84%
Esquire Bank	-	-	222,576,921	-	-	318,488,205	-	-	266,536,881	-	-	275,624,104	270,806,528	2.48%
Dime Community Bank	241,350,392	436,517,107	226,886,968	239,690,240	138,617,735	195,988,641	234,417,415	204,838,919	214,533,754	182,836,552	210,228,070	186,083,924	225,999,143	2.07%
Capital One	225,823,522	213,862,534	211,603,063	224,434,823	222,090,570	228,597,452	229,077,996	219,900,986	212,345,661	204,460,869	195,045,097	179,895,639	213,928,184	1.96%
Key Bank Services Corp.	197,816,069	195,770,237	198,779,960	195,712,505	207,287,926	215,539,282	208,169,904	203,992,621	204,506,316	209,924,972	226,544,139	219,824,878	206,989,067	1.89%
Orange Bank & Trust Company	214,454,357	221,340,039	188,913,320	236,933,919	239,801,397	252,263,764	234,169,921	211,690,136	193,152,786	133,320,259	142,925,478	125,174,504	199,511,657	1.82%
First Republic Bank	154,742,549	149,393,247	155,438,099	169,439,399	177,575,509	171,440,765	202,916,965	170,617,656	167,288,785	159,657,889	163,236,748	297,662,565	178,284,181	1.63%
Valley National Bank	128,109,341	197,003,284	106,275,638	113,726,938	122,133,122	119,968,318	112,212,664	130,887,472	124,559,171	118,730,853	118,107,189	119,158,604	125,906,050	1.15%
Wells Fargo	162,956,603	117,168,003	120,248,483	128,970,566	120,777,660	116,113,433	112,305,521	97,577,446	103,061,380	100,461,292	88,216,938	92,293,429	113,345,896	1.04%
NBT Bank N.A.	97,305,650	97,488,007	103,133,551	93,388,070	92,444,180	98,406,386	97,205,755	99,422,086	94,133,059	144,665,034	178,102,290	77,875,406	106,130,790	0.97%
Miscellaneous Income	-	-	-	-	-	-	-	167,586,806	-	36,707,226	-	-	102,147,016	0.93%
East West Bank	61,807,773	74,748,670	72,347,549	83,581,256	126,317,954	150,891,999	110,925,158	52,780,807	81,260,211	71,124,113	67,556,887	55,943,675	84,107,171	0.77%
Northfield Bank	75,561,573	77,259,801	71,748,853	72,461,987	79,419,734	93,218,564	83,125,315	86,172,947	75,063,464	71,201,587	67,771,249	64,125,538	76,427,551	0.70%
Community Bank, N.A.	72,419,886	65,382,730	74,602,213	65,334,414	-	83,863,121	84,857,061	77,237,891	79,182,199	77,850,385	77,132,999	70,747,325	75,328,202	0.69%
Citizens Bank, N.A.	51,682,302	61,447,580	77,712,134	52,275,856	86,641,134	85,878,332	80,213,468	79,269,980	72,526,194	74,215,836	80,660,572	100,125,939	75,220,777	0.69%
HSBC	-	4,968,940	19,919,069	-	-	27,704,155	-	-	111,941,948	-	-	197,974,239	72,501,670	0.66%
First National Bank of Long Island	73,815,806	66,948,498	68,596,168	73,637,970	77,581,996	80,545,713	80,787,495	78,393,521	68,384,811	65,689,425	63,993,275	57,569,707	71,328,699	0.65%
Peoples United Bank	77,934,825	73,804,325	74,005,498	76,632,881	76,973,579	75,765,374	48,065,771	63,633,554	-	-	-	-	70,851,976	0.65%
City National Bank/California	73,207,224	73,722,615	81,035,097	70,656,868	72,450,142	69,607,125	73,670,005	82,690,552	36,528,641	61,971,402	61,445,835	64,618,181	68,466,974	0.63%
Northwest Savings Bank	67,103,945	63,613,762	62,810,674	60,935,616	63,772,939	63,956,178	69,401,250	68,729,332	68,842,470	66,058,632	67,334,209	67,176,077	65,811,257	0.60%
Investors Bank	57,775,017	58,527,224	60,995,729	56,638,942	62,591,560	61,772,887	59,454,206	57,622,237	48,788,957	42,069,142	42,923,897	58,374,987	55,627,899	0.51%
Tompkins Community Bank	52,706,880	52,198,163	50,164,241	52,909,694	55,980,591	59,865,988	57,953,847	52,408,899	52,845,409	48,503,981	47,969,619	46,929,972	52,536,440	0.48%
Bank United	55,347,280	55,690,448	48,475,860	49,107,099	47,331,883	42,840,874	69,411,884	43,648,507	44,677,200	48,646,236	41,016,834	43,498,311	49,141,035	0.45%
Five Star Bank	42,456,607	43,821,605	44,540,975	44,571,387	50,847,578	50,453,013	49,618,676	50,803,685	49,815,343	50,892,286	46,852,187	44,868,864	47,461,851	0.43%
Canandaigua National Bank & Trust Co.	47,110,489	41,869,044	36,416,412	38,045,726	43,472,872	54,788,024	42,709,871	46,149,173	16,122,296	52,867,370	50,836,272	63,027,545	44,451,258	0.41%
Genesee Regional Bank	29,331,280	23,841,670	25,276,836	31,128,416	39,693,753	42,682,496	43,880,064	40,240,666	55,667,368	67,248,898	41,855,160	20,629,563	38,456,348	0.35%
Santander Bank	40,004,749	38,636,306	39,709,885	37,967,300	37,729,697	36,198,995	38,126,374	38,344,544	38,918,363	38,947,148	36,393,058	40,218,252	38,432,889	0.35%
New York Community Bank	29,897,265	32,018,458	30,816,243	31,981,300	34,003,401	35,881,564	34,592,469	32,201,600	32,863,747	31,238,354	35,665,122	35,013,036	33,014,380	0.30%
Banco Popular North America	22,914,717	26,741,206	20,800,026	23,746,976	21,962,517	23,406,612	26,870,086	25,120,341	26,550,080	20,194,714	21,637,811	130,373,755	32,526,570	0.30%
ConnectOne Bank	30,018,951	30,271,081	32,599,619	33,597,523	19,997,851	35,010,238	29,825,778	27,130,637	26,096,817	24,663,028	23,992,252	26,333,807	28,294,799	0.26%
Flushing Bank	-	-	33,335,421	-	-	33,332,990	-	-	15,700,260	-	-	29,665,889	28,008,640	0.26%
Alma Bank	23,939,288	21,981,914	22,802,139	26,635,606	30,768,380	26,458,801	26,182,179	30,000,454	25,900,692	21,403,319	20,935,427	20,604,413	24,801,051	0.23%
Apple Bank For Savings	16,758,892	26,767,382	24,704,754	23,523,714	12,605,436	24,660,515	-	26,512,659	25,672,871	26,933,984	28,612,187	26,859,850	23,964,749	0.22%
Empire State Bank	19,743,316	19,007,930	19,283,135	20,109,294	23,470,419	22,656,542	22,982,080	27,987,013	28,147,822	28,075,906	26,283,478	27,182,933	23,744,656	0.22%
Rhinebeck Savings Bank	21,733,785	21,530,055	18,140,833	18,677,996	18,870,214	22,229,900	21,864,478	22,218,376	21,898,734	19,648,773	19,208,335	19,443,283	20,455,397	0.19%

Top 5=
64.8%

Top 10=
78.7%

Salisbury Bank and Trust Company	20,845,123	21,128,361	19,289,000	19,408,474	18,665,701	19,948,789	20,180,644	22,192,430	21,420,469	20,115,501	19,533,691	22,127,395	20,404,632	0.19%
PNC Bank	14,351,558	14,963,614	15,787,148	16,283,379	19,975,152	18,612,402	19,563,604	21,502,578	23,358,215	21,781,934	20,665,083	22,392,546	19,103,101	0.17%
First Horizon Bank	23,174,179	21,456,265	21,212,445	18,078,775	21,781,592	27,199,517	21,914,209	19,722,065	10,790,503	13,371,177	13,114,338	12,962,633	18,731,475	0.17%
Berkshire Bank (Massachusetts)	18,240,648	18,326,742	18,600,630	20,066,567	19,459,824	18,315,530	17,295,022	20,959,469	18,759,536	7,980,267	19,434,973	19,913,776	18,112,749	0.17%
Pathfinder Bank	11,592,683	10,801,500	10,035,491	18,821,092	32,999,085	30,822,767	26,795,368	33,075,268	10,380,600	9,964,023	10,313,470	9,700,970	17,941,860	0.16%
Chemung Canal Trust Company	14,297,281	15,351,381	15,912,976	15,558,524	18,041,908	18,966,293	17,700,461	19,169,217	16,837,447	16,564,797	16,342,306	15,618,113	16,696,725	0.15%
Hanover Community Bank	14,619,367	12,922,913	14,009,719	15,026,197	16,946,065	17,625,850	15,135,057	17,192,518	15,121,849	14,743,058	12,868,603	12,101,908	14,859,425	0.14%
Bank of Greene County	14,760,385	12,516,934	12,690,461	13,005,441	16,802,165	22,836,539	14,665,435	15,943,709	15,221,108	12,634,497	13,100,232	13,989,056	14,847,164	0.14%
Israel Discount Bank of New York	11,206,853	11,825,933	15,511,969	14,189,252	12,769,641	14,298,085	19,163,206	20,501,285	10,171,160	14,589,925	14,850,040	14,833,078	14,492,536	0.13%
Republic Bank	20,414,941	16,367,143	15,163,201	15,187,063	12,627,117	13,327,733	15,671,843	16,098,600	11,188,345	9,423,867	7,083,942	6,502,159	13,254,663	0.12%
Carthage Federal Savings	-	-	4,553,172	-	-	9,832,939	-	-	13,088,027	-	-	22,754,179	12,557,079	0.11%
Jeff Bank	12,449,798	12,535,926	12,961,267	13,351,335	14,464,952	11,921,266	10,401,676	11,827,056	12,072,131	11,420,499	10,866,535	9,642,122	11,992,880	0.11%
Pioneer Savings Bank	9,416,056	9,857,348	9,831,018	9,139,833	17,433,213	12,905,690	10,344,183	8,728,352	12,128,873	11,533,851	11,901,780	10,710,521	11,160,893	0.10%
Rondout Savings Bank	-	-	9,280,345	-	-	10,039,216	-	-	11,610,618	-	-	13,357,573	11,071,938	0.10%
Customers Bank	-	-	15,089,587	-	-	14,593,817	-	-	5,954,325	-	-	8,554,546	11,048,069	0.10%
Bethpage FCU	12,451,623	11,096,195	12,001,025	12,208,488	12,123,416	12,302,209	12,016,107	10,997,393	10,844,240	9,875,737	7,823,634	7,598,692	10,944,897	0.10%
Walden Savings	-	-	11,492,193	-	-	13,131,110	-	-	10,960,922	-	-	7,369,253	10,738,370	0.10%
Lyons National Bank	10,981,607	8,832,801	10,475,057	8,238,047	11,201,606	10,621,069	12,925,489	12,972,738	12,031,613	10,469,304	10,229,859	9,654,639	10,719,486	0.10%
Glens Falls National Bank and Trust Company	-	-	8,317,634	-	-	6,547,663	-	-	8,629,304	13,874,205	13,534,341	12,765,071	10,611,370	0.10%
Evans Bank, N.A.	9,377,200	7,971,599	9,332,931	8,520,073	10,025,721	9,737,959	7,873,635	16,090,139	16,358,569	10,505,171	9,327,207	7,739,412	10,238,301	0.09%
First Central Savings Bank	-	-	7,757,142	-	-	16,370,853	-	-	8,390,320	-	-	7,782,196	10,075,128	0.09%
Putnam County National Bank	9,756,146	10,085,746	9,594,560	10,024,550	11,764,788	11,252,596	9,686,949	8,868,740	8,876,170	8,734,909	8,209,753	7,686,673	9,545,132	0.09%
Solvay Bank	10,029,516	10,422,574	9,662,428	10,109,432	10,121,099	11,598,823	9,482,489	8,050,017	7,441,571	8,396,766	9,280,735	7,879,573	9,372,919	0.09%
Adirondack Trust Company	6,488,994	6,215,297	6,606,144	7,621,933	10,407,919	8,651,475	9,595,965	11,108,363	11,926,866	11,998,021	10,320,135	9,578,775	9,209,991	0.08%
Bank of Utica	9,060,265	9,303,899	8,656,641	7,963,877	9,188,031	9,477,582	8,552,537	9,494,764	9,324,943	8,556,613	8,850,568	9,729,836	9,013,296	0.08%
Wayne Bank	9,225,316	10,029,417	9,334,346	8,317,374	9,298,316	9,852,568	9,254,752	9,765,044	8,994,330	7,726,462	7,763,549	6,944,183	8,875,471	0.08%
Bank Leumi	17,280,512	19,807,768	12,679,157	5,458,697	3,962,369	5,152,584	5,078,132	8,111,655	5,127,094	6,598,776	7,972,193	5,875,146	8,592,007	0.08%
Adirondack Bank	6,134,807	6,663,027	5,777,831	7,728,353	8,302,847	8,484,711	7,836,212	10,748,032	11,423,223	8,906,940	6,785,206	9,945,740	8,228,077	0.08%
Ulster Savings Bank	8,386,560	8,785,115	9,050,232	8,954,667	3,233,938	8,611,505	9,067,728	9,366,789	9,268,206	7,805,028	6,718,347	6,415,675	7,971,983	0.07%
Ballston Spa National Bank	7,175,585	8,428,892	7,876,147	7,096,413	7,110,042	8,139,907	7,296,466	8,513,133	8,658,611	8,622,241	6,117,807	7,079,036	7,676,190	0.07%
Capital Communications FCU	9,925,401	8,141,814	7,770,764	7,085,168	6,443,867	7,358,546	7,685,218	7,904,923	8,140,744	6,800,928	7,839,096	6,770,270	7,655,562	0.07%
Bank of Millbrook	9,051,412	8,342,337	6,563,052	7,152,298	5,024,402	6,600,417	6,156,137	8,050,604	6,092,336	6,958,312	6,227,508	8,051,076	7,022,491	0.06%
Trustco	6,666,549	6,567,394	6,462,852	7,096,819	5,819,978	6,213,518	7,011,525	6,123,755	6,774,401	6,544,090	6,514,034	6,531,140	6,527,171	0.06%
ESL Federal Credit Union	3,702,098	3,013,577	7,003,820	4,303,935	5,321,419	5,970,282	6,075,251	4,544,035	9,135,135	6,542,935	6,077,195	4,958,397	5,554,007	0.05%
PCSB	-	-	6,120,037	-	-	6,034,293	-	-	5,364,909	-	-	4,659,683	5,544,731	0.05%
Bank Hapoalim B.M.	-	-	4,301,322	-	-	5,634,059	-	-	5,902,669	-	-	5,668,974	5,376,756	0.05%
Saratoga National Bank and Trust Co.	-	-	3,206,485	-	-	3,737,170	-	-	5,519,409	7,372,537	5,828,212	5,688,471	5,225,381	0.05%
Royal Business Bank	8,089,342	6,808,947	6,139,652	5,880,758	1,752,223	6,829,465	5,476,783	6,296,782	4,506,452	3,649,010	3,311,253	3,481,713	5,185,198	0.05%
Metropolitan Commercial Bank	-	-	5,723,768	-	-	2,978,362	-	-	5,674,526	-	-	5,563,338	4,984,999	0.05%
Amalgamated Bank of New York	3,302,426	2,980,486	4,818,941	5,512,254	7,363,343	4,684,776	4,683,582	5,149,914	5,995,004	5,393,523	4,207,964	4,316,419	4,867,386	0.04%
Provident Bank	3,215,083	3,702,573	4,293,236	4,383,494	4,751,252	4,836,336	5,325,635	5,963,045	5,907,494	3,797,811	3,219,318	3,803,370	4,446,046	0.04%
Woori America Bank	5,218,205	5,181,261	4,308,059	4,166,070	3,522,918	3,891,630	7,114,441	11,129,908	1,576,636	1,959,942	1,697,621	1,692,987	4,288,307	0.04%

Bank on Buffalo, a division of CNB Bank	3,272,284	4,292,269	4,735,345	4,184,916	4,596,378	5,088,747	4,405,259	4,312,899	3,657,135	4,645,467	3,565,320	3,746,357	4,208,531	0.04%
Ponce Bank	-	-	6,571,075	-	-	2,709,443	-	-	3,181,910	-	-	4,006,371	4,117,200	0.04%
Catskill Hudson Bank	3,561,221	3,561,097	3,777,865	3,571,402	3,876,060	4,434,020	4,242,914	4,492,558	3,839,071	3,782,339	4,435,234	3,933,048	3,958,902	0.04%
Bank of Hope	4,380,365	4,226,816	3,542,409	3,615,948	4,064,794	4,153,346	3,858,187	4,608,545	3,708,415	3,626,573	3,889,828	3,091,017	3,897,187	0.04%
Bank of Holland	-	-	3,674,739	-	-	3,729,337	-	-	4,109,186	-	-	3,951,680	3,866,236	0.04%
Webster Bank	4,966,429	3,339,247	3,814,299	3,917,131	5,396,060	4,712,245	4,118,561	3,806,309	3,719,334	3,260,946	3,340,639	820,626	3,767,652	0.03%
Berkshire Bank	3,310,041	3,215,912	3,250,934	3,291,083	3,324,951	3,351,266	3,212,000	3,266,083	3,317,119	3,432,333	3,346,887	3,324,327	3,303,578	0.03%
Lake Shore Savings Bank	-	-	3,979,340	-	-	3,015,008	-	-	2,825,061	-	-	3,123,566	3,235,744	0.03%
First National Bank of Scotia	2,325,402	2,388,144	2,657,435	2,695,323	2,831,300	2,818,612	3,260,272	3,281,859	3,436,272	3,114,274	2,658,012	2,739,853	2,850,563	0.03%
Sawyer Savings Bank	3,174,086	2,631,766	2,996,389	2,644,013	2,494,896	3,775,041	3,101,771	1,936,148	1,721,098	2,138,900	2,232,151	2,174,914	2,585,098	0.02%
American Community Bank	-	2,799,677	-	-	2,662,860	-	-	3,177,411	-	-	1,649,181	-	2,572,282	0.02%
New Millennium Bank	1,587,406	1,318,234	1,445,610	1,370,732	1,234,171	3,043,185	2,918,310	3,193,432	3,331,230	2,638,488	2,366,292	6,161,537	2,550,719	0.02%
Hudson Valley Credit Union	2,185,450	2,611,142	2,630,511	2,568,436	2,852,469	2,466,995	2,619,550	2,197,778	2,044,879	2,870,069	2,293,402	2,315,048	2,471,311	0.02%
Amerasia Bank	2,212,841	1,976,738	2,217,492	2,329,794	2,110,231	1,951,654	2,473,347	2,804,613	3,465,492	2,777,709	2,216,767	2,065,959	2,383,553	0.02%
NewBank	-	-	3,711,483	-	-	1,827,148	-	-	1,992,772	-	-	1,655,455	2,296,715	0.02%
Maspeth Federal S & L Association	2,628,228	2,420,705	2,552,354	2,909,537	2,198,185	1,764,753	2,325,156	2,510,988	2,180,894	2,499,236	1,387,049	1,223,505	2,216,716	0.02%
Alden State Bank	-	-	3,439,597	-	-	1,945,088	-	-	1,649,405	-	-	1,645,435	2,169,881	0.02%
Delaware National Bank of Delhi	1,795,447	1,819,264	1,762,598	1,949,586	1,869,506	1,820,986	2,193,651	2,324,342	2,272,368	1,511,478	1,995,805	1,578,527	1,907,797	0.02%
Tioga State Bank	1,256,188	1,265,116	1,335,429	1,429,096	1,536,296	1,675,593	1,071,921	1,028,711	1,063,611	1,321,418	1,607,216	7,812,061	1,866,888	0.02%
Bank of New York Mellon	7,369,546	854,868	781,263	786,262	1,241,427	1,067,317	1,401,675	1,419,395	1,492,962	1,804,824	1,701,306	1,436,413	1,779,772	0.02%
Cross County Savings Bank	-	-	1,894,772	-	-	1,552,910	-	-	1,744,877	-	-	1,796,294	1,747,213	0.02%
Shinhan Bank America	1,838,376	1,527,524	2,078,524	2,067,945	1,832,395	1,887,732	2,033,449	1,538,353	1,847,825	1,613,190	1,155,638	981,952	1,700,242	0.02%
Empower Federal Credit Union	1,362,243	1,274,632	1,683,510	1,597,388	1,826,449	1,689,707	1,969,874	1,627,024	1,413,888	1,814,797	1,663,114	2,478,917	1,700,129	0.02%
National Bank of Coxsackie	1,709,612	1,601,047	1,856,318	1,946,179	808,134	1,826,561	1,494,358	2,915,080	1,888,057	1,762,959	1,277,331	1,246,975	1,694,384	0.02%
Bank of Richmondville	1,442,810	1,252,470	1,156,462	1,464,624	2,474,935	1,802,127	1,311,645	1,712,203	1,641,527	1,366,040	1,876,830	1,352,147	1,571,152	0.01%
Preferred Bank	4,184,901	4,184,920	4,184,901	2,255,457	504,759	504,673	504,641	499,461	489,830	489,570	489,586	489,806	1,565,209	0.01%
First National Bank of Dryden	2,066,960	1,635,982	1,499,443	1,544,559	115,860	1,107,775	1,220,983	1,752,000	1,677,176	2,142,903	2,082,932	1,814,402	1,555,081	0.01%
Northern Trust	187,210	232,297	233,276	235,882	2,017,646	2,079,944	1,431,389	2,220,969	3,778,985	2,299,413	1,860,005	1,562,506	1,511,627	0.01%
The First Bank of Greenwich	2,439,495	680,725	839,265	1,120,306	1,073,572	826,846	1,011,286	1,883,047	964,695	1,738,695	2,240,126	2,372,265	1,432,527	0.01%
Bank OZK	3,050,694	2,124,300	1,692,894	1,476,790	1,556,784	1,464,137	703,390	2,165,863	1,039,642	13,952	10,463	-	1,390,810	0.01%
Citizens and Northern Bank	733,273	569,947	549,455	609,112	537,375	405,126	1,074,301	2,566,256	1,946,083	609,380	2,605,175	4,439,789	1,387,106	0.01%
WallKill Valley Federal Savings & Loan	-	-	976,652	-	-	1,086,744	-	-	1,735,271	-	-	1,616,560	1,353,807	0.01%
Savannah Bank N.A.	-	-	876,731	-	-	1,476,645	-	-	1,615,438	-	-	974,652	1,235,867	0.01%
OceanFirst Bank	817,188	847,027	1,039,868	1,139,195	1,476,367	1,254,444	973,873	1,263,548	1,323,613	1,130,470	1,316,493	1,548,953	1,177,587	0.01%
Champlain National Bank	-	-	1,556,523	-	-	925,335	-	-	1,136,261	-	-	1,015,256	1,158,344	0.01%
Eastbank	-	-	1,191,333	-	-	1,113,431	-	-	1,070,635	-	-	1,244,887	1,155,072	0.01%
Maple City Savings Bank FSB	1,163,878	1,756,591	1,656,449	965,485	655,053	1,052,449	906,587	1,014,230	901,998	1,136,463	858,739	1,488,543	1,129,705	0.01%
AmeriCu Credit Union	-	-	1,174,921	-	-	1,023,579	-	-	1,156,389	-	-	1,006,210	1,090,275	0.01%
Global Bank	579,232	502,593	765,440	1,327,992	1,107,892	1,065,556	1,086,051	1,699,427	1,063,670	1,078,986	1,428,244	1,013,286	1,059,864	0.01%
Fulton Savings Bank	641,928	611,114	752,606	1,193,675	2,277,829	1,894,592	524,412	757,651	460,630	844,679	765,040	605,900	949,255	0.01%
Metro City Bank	671,067	1,110,695	718,316	609,810	1,168,423	618,337	895,767	780,737	877,524	2,996,972	482,709	451,189	948,462	0.01%

Peapack-Gladstone Bank	513,062	752,849	1,948,688	2,876,837	1,101,113	996,224	686,665	336,396	377,098	289,010	291,632	717,231	907,234	0.01%
BCB Community Bank	946,607	445,909	588,475	4,387,015	714,654	379,641	647,268	901,551	404,421	315,156	195,681	821,564	895,662	0.01%
First Citizens Community Bank	420,727	668,289	580,856	580,898	591,159	442,928	407,993	1,596,015	2,124,259	1,594,286	856,090	646,988	875,874	0.01%
Generations Bank, Inc.	1,051,468	825,311	815,245	643,826	684,821	899,150	644,183	641,492	1,016,820	1,077,104	851,389	833,276	832,007	0.01%
Suma Yonkers Federal Credit Union	-	-	806,731	-	-	938,091	-	-	770,625	-	-	555,117	767,641	0.01%
Deutsche Bank	1,312,460	1,302,870	1,300,143	1,302,769	1,081,686	400,845	384,110	348,878	284,700	247,258	247,638	634,158	737,293	0.01%
Spring Bank	-	-	419,561	-	-	425,780	-	-	969,100	-	-	758,362	643,201	0.01%
Abacus Federal Savings Bank	-	-	315,116	-	-	1,715,420	-	-	291,867	-	-	222,358	636,190	0.01%
Emigrant Savings Bank	-	-	162,776	-	-	580,182	-	-	857,204	-	-	830,560	607,681	0.01%
ACCESS Federal Credit Union	434,987	447,855	484,014	582,272	742,433	1,175,154	542,308	576,854	576,019	398,697	477,128	551,033	582,396	0.01%
Reliant Community Credit Union	587,296	543,328	813,362	599,330	463,198	438,000	493,810	620,264	765,770	696,796	375,950	473,794	572,575	0.01%
Cattaraugus County Bank	303,539	261,496	319,434	378,870	470,379	553,584	541,612	452,365	554,314	835,732	866,996	648,991	515,609	0.00%
Carver Federal Savings Bank	618,640	603,892	585,322	564,657	406,707	421,963	437,460	375,807	367,895	562,192	517,841	450,623	492,750	0.00%
North Country Savings Bank	-	-	442,460	-	-	436,047	-	-	565,114	-	-	427,075	467,674	0.00%
Piermont Bank	-	-	18,656	13,140	102,306	38,400	326,044	744,977	19,276	1,347,521	1,468,034	3,517	408,187	0.00%
Newtek Bank	312,546	338,862	311,814	309,485	229,870	420,914	416,288	416,414	387,644	464,138	793,247	429,709	402,578	0.00%
Gouverneur Savings and Loan Assn.	925,960	398,306	161,103	190,659	268,687	508,035	192,626	527,484	323,147	148,826	178,850	184,384	334,006	0.00%
First Federal Savings of Middletown	182,736	169,117	209,267	407,289	279,681	245,280	447,230	355,857	375,382	340,039	396,795	256,206	305,407	0.00%
Jovia Financial Federal Credit Union	450,316	214,700	349,505	618,408	322,966	259,783	174,187	238,851	403,205	211,298	154,712	177,884	297,985	0.00%
United Orient Bank	204,282	220,908	108,703	166,440	352,343	405,972	282,669	276,811	315,907	341,805	342,765	214,644	269,437	0.00%
Seneca Savings	235,483	255,239	174,258	256,960	116,094	252,337	436,586	439,648	288,350	186,032	143,323	175,671	246,665	0.00%
Modern Bank NA	167,586	203,270	173,473	161,654	156,290	174,533	150,049	167,068	155,674	168,169	242,087	812,674	227,711	0.00%
Cayuga Lake National Bank	191,919	233,339	172,610	296,866	140,349	171,549	192,155	313,240	143,226	234,965	219,293	62,168	197,640	0.00%
Kearny Bank	74,153	73,262	70,385	66,478	76,720	88,548	80,272	81,685	216,493	372,237	371,906	359,687	160,986	0.00%
First National Bank of Groton	221,825	117,842	98,902	113,150	128,339	256,716	169,313	90,425	127,019	265,155	145,270	173,081	158,920	0.00%
Interaudi Bank	185,578	183,003	183,005	196,076	135,229	129,488	110,311	110,692	117,165	152,735	150,591	142,328	149,683	0.00%
First Heritage Federal Credit Union	-	-	256,554	-	-	101,870	-	-	143,524	-	-	10,091	128,010	0.00%
Countryside Federal Credit Union	-	-	143,275	-	-	134,817	-	-	57,226	-	-	134,987	117,576	0.00%
PCB Bank	-	-	241,306	-	-	7,942	-	-	69,312	-	-	111,880	107,610	0.00%
Upstate National Bank	46,767	44,426	30,425	103,076	127,633	115,826	122,169	114,634	102,735	101,399	118,649	159,187	98,911	0.00%
Patriot Bank, N.A.	138,072	459,640	129,437	74,460	39,796	76,812	59,812	53,297	46,963	31,240	29,605	36,578	97,976	0.00%
KEB Hana Bank USA	79,124	79,126	79,124	81,811	137,129	141,092	91,151	79,123	79,147	88,204	114,198	118,035	97,272	0.00%
Noah Bank	-	-	66,340	-	-	66,331	-	-	66,316	-	-	96,216	73,801	0.00%
Geddes Federal Savings & Loan Association	61,579	46,065	41,534	44,977	89,425	41,445	52,682	50,005	51,334	54,994	146,566	106,477	65,590	0.00%
National Cooperative Bank, N.A.	24,608	24,638	25,962	24,637	23,725	34,066	33,086	68,617	228,828	73,131	37,171	14,694	51,097	0.00%
Hanmi Bank	Report Generated: 3/10/2022 3:53:56 PM		-	53,208	-	-	17,368	25	-	-	-	70,716	46,187	0.00%
Radius Bank	43,734	34,592	23,489	23,920	28,172	36,880	60,147	53,218	47,095	46,385	39,466	-	39,736	0.00%

NorthEast Community Bank	-	-	15,476	-	-	17,900	-	-	64,260	-	-	27,241	31,219	0.00%
Lakeland Bank	25,118	25,202	25,118	24,333	39,640	21,109	52,289	45,471	24,982	24,977	24,982	24,176	29,783	0.00%
Habib American Bank	28,541	25,399	25,370	-	49,964	25,345	25,360	25,380	25,371	25,380	25,351	25,380	27,895	0.00%
Alternatives Federal Credit Union	-	-	16,870	-	-	19,814	-	-	16,504	-	-	11,743	16,233	0.00%
CFCU Community Credit Union	14,129	13,905	14,129	13,789	14,129	13,789	14,129	14,129	13,789	14,129	13,789	14,129	13,997	0.00%
1st Century Bank, a division of MidFirst Bank	14,807	7,571	9,919	7,816	9,943	9,942	9,931	9,931	10,213	16,258	12,900	16,038	11,272	0.00%
Peoples Security Bank	32,379	27,375	10,126	3,407	2,826	3,163	3,297	3,061	3,163	3,061	-	-	9,186	0.00%
Industrial Bank	-	-	-	-	-	-	-	-	7,503	-	-	7,514	7,509	0.00%
Self Reliance (NY) Federal Credit Union	-	-	4,997	-	-	4,989	-	-	4,999	-	-	4,999	4,996	0.00%
Southern Chautauqua Federal Credit Union	-	-	3,731	-	-	3,744	-	-	3,756	-	-	3,756	3,747	0.00%
Brooklyn Cooperative Federal Credit Union	2,878	2,897	2,878	2,892	3,873	2,811	2,616	2,564	2,514	2,512	2,514	2,486	2,786	0.00%
Genesee Co-op FCU	-	-	2,024	-	-	2,022	-	-	2,022	-	-	2,022	2,023	0.00%
Fieldpoint Private	-	-	-	-	-	-	-	-	-	-	-	-	0	0.00%
Industrial and Commercial Bank of China	-	-	-	-	-	-	-	-	-	-	-	-	0	0.00%
M.Y. Safra Bank	-	-	-	-	-	-	-	-	-	-	-	-	0	0.00%
Totals	10,178,123,348	10,268,046,276	10,265,385,070	10,172,323,155	10,501,685,700	11,434,930,433	10,829,812,681	11,613,088,425	11,386,950,697	11,885,249,248	10,932,850,716	11,736,540,053	10,933,748,817	100.00%

Interest on Lawyer Account Fund of the State of New York

Meeting of Trustees
New York, New York
March 8, 2023

Report of General Counsel

Activities since the last meeting of the Trustees on December 8, 2022:

Grantee Matters

- 1) Assisted with contract management issues for the new grant contracts for the FY24 & FY25 cycle, including co-presenting with Colleen Fehringer at two webinars for grantees on contract execution and management. (December 15 and January 31)
- 2) With Christopher O'Malley, participated in debriefings with the following applicants:
 - a) BronxWorks
 - b) Children's Law Center
 - c) GMHC
 - d) Legal Aid Society of Rockland County
 - e) OLA of Eastern Long Island
 - f) Urban Resource Institute of NYC
- 3) With Christopher O'Malley and/or Colleen Fehringer, participated in meetings with the following organizations regarding their applications and/or contracts:
 - a) JustFix
 - b) LASNNY
 - c) LSHV
 - d) Youth Represent
- 4) Attended the following NAIP-sponsored webinars: trust-based philanthropy, technology funding, improving bank oversight as to sweep products, and approaches to grantee technical assistance.
- 5) Continued to serve on the Permanent Commission's Technology Working Group to plan the 2023 Technology Conference, to be held virtually on April 18 & 19, and to conduct on the 2023 technology survey of NYS civil legal aid providers.
- 6) With Christopher O'Malley and Colleen Fehringer, began researching approaches for a potential infrastructure initiative.

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, including giving an update on IOLA at the Joint Meeting during the NYSBA Annual Meeting (Jan 19)
 - d) NAIP Board of Directors, serving as President

- 2) Working with NAIP on a civil legal funder conference to be held on May 3, 2023 in Dallas, Texas, in connection with the Equal Justice Conference and working with NAIP and the ABA on a joint IOLTA conference to be held November 1-3, 2023 in Columbus, Ohio.

Bank Matters

- 1) Issued a second round of IOLA rate compliance reviews to seventeen Large Banks.
- 2) Completed IOLA rate compliance reviews of thirteen Large Banks (from rounds one and two) with a total annual estimated annual interest increase of approximately \$15.5 million. Reviews of six banks remain pending.

IOLA Office

- 1) Delivered IOLA staff training on sexual harassment and ethics. (Jan 25)
- 2) Continued to attend monthly meetings of the Procurement and Contracting Community of Practice (PCCP), coordinated by the NYS Division of Budget.

For Release: Immediate

January 6, 2023

Contact: Deborah Auspelmyer

Foundation Executive

518-487-5650

The New York Bar Foundation Presents Lifetime Achievement Award to Susan B. Lindenauer

Albany, NY



The New York Bar Foundation announced that it is presenting Susan B. Lindenauer with its Foundation Lifetime Achievement Award. She will receive the award during the virtual Annual Assembly of the Fellows on Friday, January 27, 2023.

The Foundation's Lifetime Achievement Award recognizes extraordinary Fellows of The New York Bar Foundation, their distinguished careers, and their exemplary service to the public good and the profession. The award is bestowed upon a Fellow who demonstrates outstanding professional achievement, dedication to the legal profession, and commitment to the ideals of the Foundation.

"Susan exemplifies the definition of a Fellow," states Chair of the Fellows, James R. Barnes. "Her dedication to the Foundation, civil legal services, and the Board is unparalleled. It is an honor to recognize her service, her passion, and her commitment to the legal profession and public service."

Lindenauer is being presented the Lifetime Achievement Award in recognition of her extraordinary professional achievements and commitment to the legal profession's highest ideals. Her efforts are reflected in her life of selfless dedication to the rule of law and enhancement of access to justice.

Lindenauer said, "I am honored to receive The New York Bar Foundation Lifetime Achievement Award. My professional career has focused on improving access to justice and supporting the rule of law which is fundamental to our society and our profession. My long-term commitment to the vision and mission of the Foundation, which focuses on both of these, is imperative and is in keeping with my lifelong passion of making a difference."

Lindenauer, a "pioneer among women in the legal profession" was one of only nine women in a class of 280 at Columbia Law School. She began her legal career at Cleary, Gottlieb where she was one of only three female associates. Subsequently, she worked at The Legal Aid Society, tirelessly working to ensure that the indigent received high quality legal representation until her retirement thirty-eight years later. For twenty-five years, Susan served with distinction as counsel to the executive director and counsel to the president and attorney-in-chief (general counsel) at The Legal Aid Society.

Lindenauer has dedicated her life to the pursuit of equal justice through her volunteer efforts as well, holding leadership positions and serving on several New York State Bar Association committees. She has chaired the Criminal Justice Section and the Senior Lawyers Section, served on the Executive Committee, chaired the Legal Aid Committee, co-chaired the Committee on Families and the Law, and served on the Nominating Committee, the Committee on Mandated Representation, and the Committee on Standards of Attorney Conduct. As chair of the Legal Aid Committee, she led the effort to prepare the first study of the unmet need for civil legal services in New York State. Under her leadership, the Task Force on the Family Court completed a report that was instrumental in getting legislation passed and enacted to increase the number of judges in New York's severely under resourced Family Court. More recently the Committee on Families and the Law issued a Report on Racial Justice and Child Welfare which was adopted by the New York State Bar Association.

In addition to her service with the State Bar, Lindenauer serves on the Board of Trustee of the New York State Interest On Lawyer Account (IOLA) Board of Trustees, and as a member of the Board of the Fund for Modern Courts, the New York County Lawyers Association, and LegalMomentum--the Women's Legal Defense and Education Fund; as well as the Chief Judges Commission on Legal Representation of Parents.

Lindenauer has been an active member of the Foundation's Board of Directors for twenty-five years, having served as vice-chair and chair of the Fellows, and currently serves as chair of the Audit Committee, Chair of the Cy Pres and Special Gifts Committee, and chair of the Personnel Committee. She is also the Foundation's Chief Publicity Officer. Lindenauer has been a Fellow of the Foundation since 1985. "It has been my honor to serve with Susan Lindenauer on the Foundation Board," said Carla M. Palumbo, Foundation President. "She is a wonderful mentor for us all."

One nominator, Michael Miller, a past president of both the New York State Bar Association and New York County Lawyers Association shared, "Susan's extraordinary professional achievements and commitment to our profession's highest ideals are reflected in her life of selfless dedication to the rule of law and enhancement of access to justice. Susan is a force of nature and has devoted her life to the finest qualities and ideals of our profession. Susan has made enormous contributions to the legal profession and the community through her nearly four decades in public service as counsel to the executive director and attorney-in-chief of the Legal Aid Society, as well as through various leadership positions at The New York Bar Foundation, the New York State Bar Association, the New York County Lawyers Association, and other organizations."

In addition to being honored by The Foundation, Lindenauer has received the NYSBA Criminal Justice Section's Special Recognition for Service to the Bar and the Community Award, and was the recipient of the prestigious Ruth G. Schapiro Award given by the NYSBA's Committee on Women in the Law. She has also received the William Nelson Cromwell Award from the New York County Lawyers Association and the Medal for Excellence from Columbia University Law School, the Excellence in Mandated Representation Award from the NYSBA Committee on Mandated Representation, and the Champion of Children and Families Award from Legal Information for Families Today (LIFT), and was also recently presented with LegalMomentum's Lifetime Champion Award.

Miller continued, "Susan's example of public service, contributions to the profession and Foundation, and her efforts to advance access to justice and the public interest have truly been an inspiration to countless attorneys over the years. While Susan is a person of quiet dignity and unpretentious elegance, she has always been a fierce and tireless advocate for the most vulnerable amongst us. Susan has been a trailblazer. We sometimes use that term loosely, but Susan is the real deal. Susan Lindenauer's résumé

is truly extraordinary, reflecting a lifetime of service to provide and enhance legal assistance to children and families. The subtext of her résumé reflects that Susan has never viewed the law as a path to power and riches. Rather, it reflects that Susan has viewed the law as a path to empower the powerless and has devoted her enormous talents, dedication, and passion to improve and enhance access to justice and the rule of law. She embodies the core principles of the Fellows and has been a role model and mentor to countless attorneys.”

The New York Bar Foundation is a non-profit philanthropic organization that receives charitable contributions and provides grants to financially support law-related programs of legal services organizations, nonprofits, bar associations and other organizations throughout New York State. For more information regarding The New York Bar Foundation, visit www.tnybf.org

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
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February

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September

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November

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December

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- 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