



SUPREME COURT OF PENNSYLVANIA
PENNSYLVANIA INTEREST ON
LAWYERS TRUST ACCOUNT BOARD

January 2, 2026

VIA ELECTRONIC MAIL

CRA Program Officer
New Tripoli Bank
6748 Madison Street
New Tripoli, Pennsylvania 18066
C/O customerservice@newtripolibank.net

Re: 2025 Community Reinvestment Act (CRA) Acknowledgement

Dear CRA Program Officer:

Thank you for your involvement in the Pennsylvania Supreme Court's Interest on Lawyers' Trust Accounts (IOLTA) program. This acknowledgement pertains to the Platinum Leader bank participation by New Tripoli Bank during the period July 2024 through June 2025. New Tripoli Bank's support and investment in IOLTA has helped to increase access to justice for low-income families, and in so doing, strengthened and improved local communities across the Commonwealth. In recognition of New Tripoli Bank's efforts, we have provided information below that you may consider when preparing your Community Reinvestment Act (CRA) report.

I. Overview

The Pennsylvania IOLTA Board's mission is to support the provision of free legal assistance to low-income Pennsylvanians in civil matters where a basic human need, such as access to shelter, nutrition, or health care, is at stake.

The concept of the IOLTA program is simple. Clients and others frequently transfer money to lawyers to hold. When the funds are small or expected to be held for a short time, they cannot practically be invested to benefit the owner. Pennsylvania lawyers maintain nominal and short-term funds of clients in interest-bearing IOLTA accounts at approved financial institutions. Financial institutions that elect to participate and invest in Pennsylvania communities through this program must be approved by the Supreme Court of Pennsylvania and remit interest income generated on these accounts to the IOLTA Board.

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Administering Pennsylvania's Interest On Lawyers Trust Account (IOLTA) Program

The IOLTA Board is a not-for-profit organization operating under the Pennsylvania Supreme Court. Upon approval by the court, the IOLTA Board distributes the interest collected from IOLTA accounts to legal aid organizations that serve low income and disadvantaged populations who would otherwise face challenges accessing the justice system. New Tripoli Bank's commitment to the IOLTA program as a Platinum Leader bank paying a premium interest rate and limiting service charges has helped fund critical services throughout Pennsylvania.

II. Participation and Investment in Pennsylvania's IOLTA Program Furthers the Community Development Promoted by the CRA

Programs funded through IOLTA grants further the community development encouraged by the CRA. As you are aware, one of the ways federal regulators evaluate an institution's CRA compliance is by examining whether the institution makes investments that facilitate community development. Examples of community development include promoting affordable housing for low to moderate income individuals; providing community services targeted to low or moderate income individuals, and; activities that revitalize or stabilize low to moderate income geographies.

Pennsylvania IOLTA grants promote the community development contemplated by the CRA by funding services for low-income individuals that include: advocacy for the disabled, elderly, and the homeless; domestic abuse prevention; preservation of home ownership; consumer bankruptcy assistance, as well as a variety of civil legal assistance that helps to ensure equal access to justice for all. The grantees that provide these services are primarily nonprofit organizations that operate throughout Pennsylvania.

The availability of these programs to low-income individuals is often directly related to their ability to obtain credit, maintain housing, access federal safety net programs, and sustain employment - all of which are critical to core economic stability and community development. For example, in some parts of the state, civil legal aid organizations partner with hospitals and medical providers to help low-income families who face legal problems accessing healthcare services.¹ Researchers at Franklin & Marshall College found that this type of work often provided a tangible economic benefit from costs avoided or medical benefits received for each client to be \$779.18 per month, for an average of 30 months.² Similarly, with respect to the thousands of protection from abuse cases completed by legal aid programs to help clients to avoid domestic violence, the researchers found an average benefit in the form of costs avoided of \$2,023.93 per client.³ These services also allow local communities to realize savings by avoiding safety net costs as well as the economic benefits that derive from helping disadvantaged populations achieve greater stability.

¹ Flaherty, Meyer, & Yost, *Economic Impact of Civil Legal Aid in Pennsylvania* (January 2020) at 13, https://www.paiolta.org/wp-content/uploads/2020/02/Economic-Impact-of-Civil-Legal-Aid-in-Pennsylvania_2020.pdf.

² *Id* at 15.

³ *Id*.

III. New Tripoli Bank's Pennsylvania Impact Through Investment via IOLTA Interest

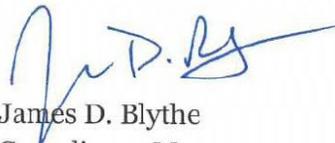
When Pennsylvania individuals and families need legal assistance to create and preserve affordable housing, prevent domestic violence, or advocate for the disabled, elderly, and the homeless, Pennsylvania's IOLTA funded legal aid organizations are there to help. As a result of New Tripoli Bank's status as a Platinum Leader bank during the period July 2024 through June 2025, the Pennsylvania IOLTA Board received \$21,222.73 in funding which results in an estimated return on investment of \$254,672.76⁴ for LMI individuals and communities in Pennsylvania. Additional information on the impact of New Tripoli Bank's support and investment in IOLTA is provided in the attached pages.

In closing, on behalf of our clients, grantees, and the IOLTA Board, we would like to thank you for your investment and participation in the Platinum Leader bank program. Should your regulating agency have any questions, please feel free to refer them to our office for assistance.

Sincerely,



Stephanie S. Libhart
Executive Director
Pennsylvania IOLTA Board



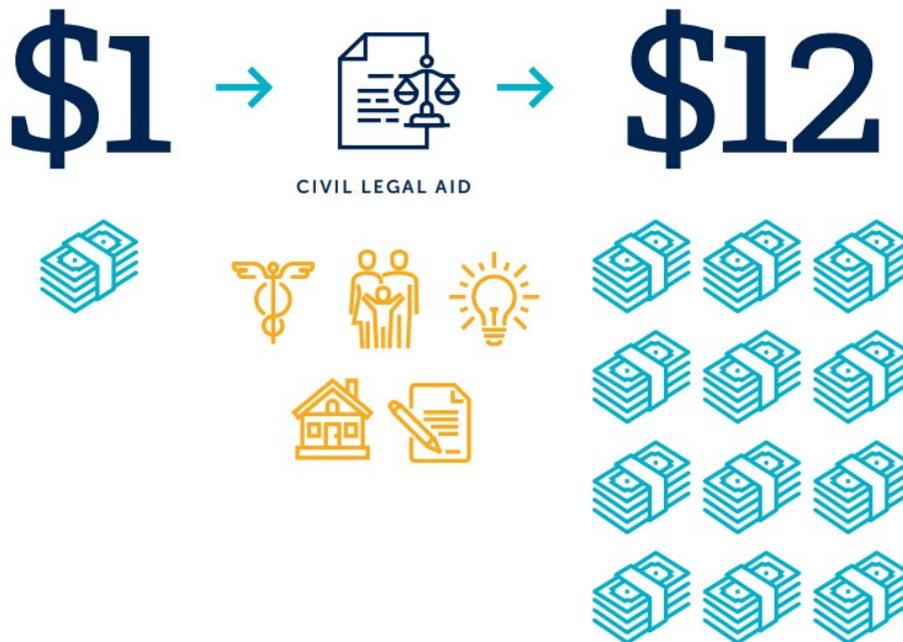
James D. Blythe
Compliance Manager
Pennsylvania IOLTA Board

Enclosures

⁴ See Flaherty, Meyer, & Yost, *Economic Impact of Civil Legal Aid in Pennsylvania* (January 2020) at 17, https://www.paiolta.org/wp-content/uploads/2020/02/Economic-Impact-of-Civil-Legal-Aid-in-Pennsylvania_2020.pdf.

IOLTA Investment Provided by New Tripoli Bank

Month	Average Daily Balance of IOLTA Products	Interest Payments to IOLTA Bd. for Grants	ROI via IOLTA Interest for LMI Communities in PA*
July 2024	\$707,550.00	\$2,510.63	\$30,127.56
August 2024	\$820,089.00	\$2,645.48	\$31,745.76
Sept. 2024	\$680,640.00	\$2,239.58	\$26,874.96
Oct. 2024	\$842,315.00	\$1,783.65	\$21,403.80
Nov. 2024	\$1,316,827.00	\$3,613.69	\$43,364.28
Dec. 2024	\$675,204.00	\$1,964.84	\$23,578.08
Jan. 2025	\$908,489.00	\$2,463.83	\$29,565.96
Feb. 2025	\$789,153.00	\$1,933.50	\$23,202.00
March 2025	\$215,484.00	\$584.57	\$7,014.84
April 2025	\$193,231.00	\$507.27	\$6,087.24
May 2025	\$191,056.00	\$501.56	\$6,018.72
June 2025	\$175,415.00	\$474.13	\$5,689.56
	Monthly Average: \$626,287.75	FY Grant Funding: \$21,222.73	Community Impact: \$254,672.76



*As described in the study conducted by researchers at Franklin & Marshall College ([Flaherty, Meyer, & Yost, *Economic Impact of Civil Legal Aid in Pennsylvania \(January 2020\)*](#)), when prorating the monies allocated to fund all Pennsylvania Legal Aid Network activities according to the ratio of outcomes examined to total cases closed, the return on investment is estimated to be \$12.10 for every \$1 invested in civil legal aid for low-income communities.

IOLTA Grantees - Making a Difference

Advocacy for Children with Disabilities

KidsVoice

“Steve” was a 17-year-old with Down Syndrome who had spent more than ten years living with his grandmother on and off, depending on the state of his mother’s sobriety. When KidsVoice became involved, both Steve and his grandmother wanted him to have the stability of staying with his grandmother and not needing to go back and forth when his mother returned to take him, only to relapse again. KidsVoice successfully advocated in court for Steve to be formally and legally placed with his grandmother and for her to become his medical and educational decision maker. Steve was receiving Social Security disability benefits, but they had always been paid to his mother, who often used the money for herself and her addiction. KidsVoice worked with Social Security to have the payments transferred to the grandmother, so that she could use those to provide for Steve’s needs. KidsVoice also connected the family with resources at the Children’s Hospital Down syndrome clinic and registered Steve with the Office of Development Supports (ODS), which will make Steve eligible for potential lifelong supports when he becomes an adult.

Safe Housing for Tenants

Neighborhood Legal Services

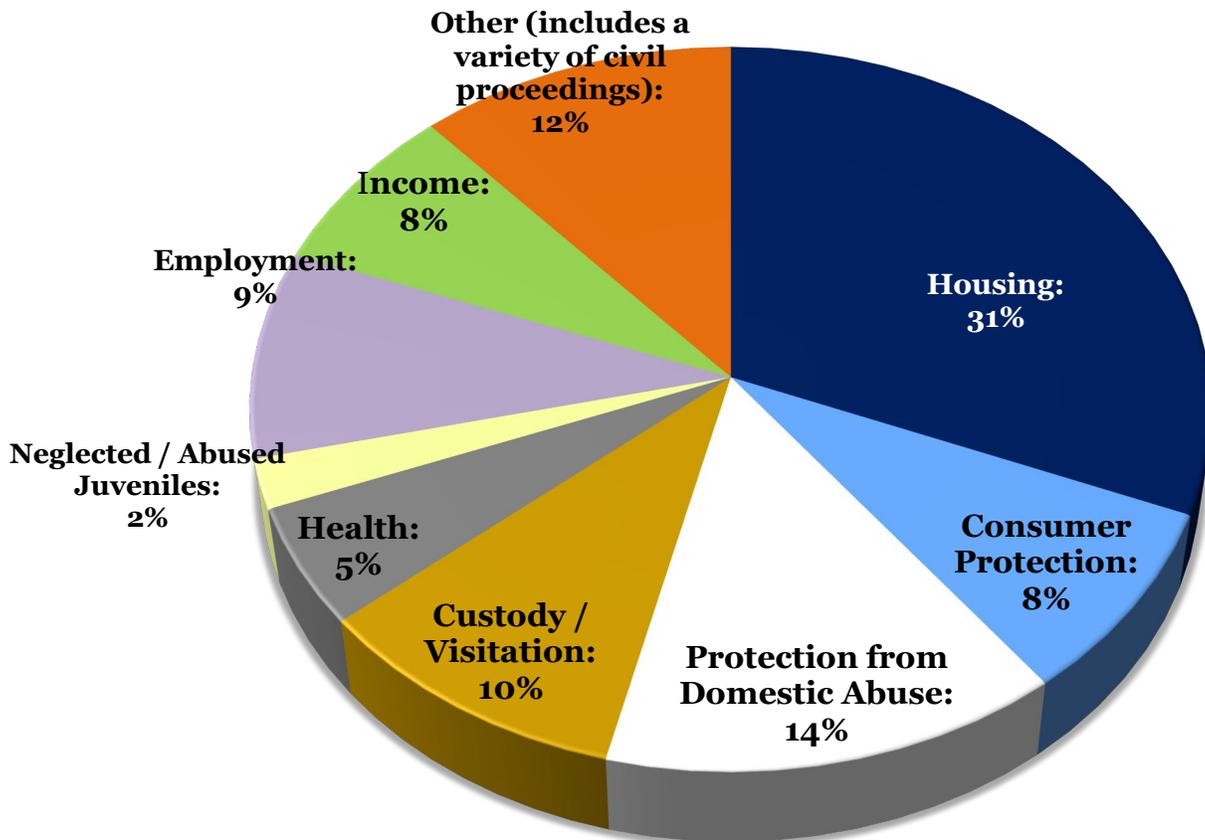
“Dave” contacted Neighborhood Legal Services due to a multitude of habitability issues he was experiencing, including a leaking roof, rotten door, black mold under the sink, leaking pipes, windows that were nailed shut, and a cracked foundation, among other issues. Dave had begun to withhold his rent and he made a report to the health department. In response, the landlord posted notice on the door, saying he was evicting for failure to maintain the property and for having 3 dogs. However, the landlord had known about the dogs at the property and the lease said that it was pet friendly. The landlord filed for eviction at the magistrate and an NLS attorney represented Dave at the Magisterial District Court Hearing. The Magistrate found in Dave’s favor and the Landlord did not appeal. Thanks to the representation of NLS Dave was not evicted.

Keeping the Heat and Lights On

PA Utility Law Project

Beatrice contacted PULP after her electricity utility services were shut off. She owed more than \$3500, and the electric company was requiring an upfront payment of \$1300 to restore service. Beatrice is a tenant in Lawrence County, where she resides with her husband and seven minor children. Two of her children have autism, and the loss of service was compounding challenges associated with their care. PULP’s advocates reviewed her electric account and quickly identified that she was enrolled with a third-party supplier, paying more than double for electric generation than she would have under default service with her electric utility. PULP successfully negotiated with the utility to restore service for a substantially reduced payment of \$373. She was also permitted to re-enroll in the utility’s Customer Assistance Program, which allowed for her entire balance to be deferred. Without PULP’s swift intervention to restore electricity and substantially reduce her monthly electric bill, Beatrice and her family would likely have faced a cascade of negative consequences, including housing instability and involuntary family separation.

***Bettering Local Communities:
 Categories of Cases Handled by PA IOLTA Grantees
 Fiscal Year 2024 - 2025***



	Housing: 22,049
	Consumer Protection: 6,031
	Protection from Domestic Abuse: 10,150
	Custody / Visitation: 7,159
	Health: 3,756
	Neglected / Abused Juveniles: 1,569
	Employment: 6,594
	Income: 5,437
	Other (includes a variety of civil proceedings): 8,261

Total Cases Handled FY 24-25: 71,006

*Case totals are based on reporting of cases handled provided by Pennsylvania Legal Aid Network (PLAN) organizations that receive Pennsylvania IOLTA funding, however, these organizations also use funding from other sources to achieve their goals (such as legislatively-directed funds per the Access to Justice Act). It should be noted that the IOLTA Board also provides IOLTA grants to other nonprofit legal aid organizations and law school clinical programs across the Commonwealth whose case totals are not reflected in the chart above.