



Senior Housing Crime  
Prevention Foundation®

# COMMUNITY IMPACT REVIEW



ICBA  
CRA Solutions

Powering Community Reinvestment



## FROM THE CHAIRMAN

Greetings to both old and new friends. For over 20 years, you've known us as CRA Partners. We are now delighted to share with you our new identity. This update better reflects our relationship with our parent company, The Independent Community Bankers of America. We still offer programs that earn community banks CRA credit through support of our Senior Housing Crime Prevention Foundation, plus we offer CRA support services, education, and a peer group for CRA professionals, the CRA Collaborative.

As community banks are adjusting to new CRA rules, these services are designed to respond to your changing needs. Our successful Senior CrimeStoppers program has served our communities well and we will continue to protect America's senior citizens against elder abuse and provide a secure experience in local retirement facilities.

Community banks will continue to need guidance,

and we are poised and ready with expanded staff and services in order to meet those needs. Our president, David Lenoir, is here to lead community banks to strong exam ratings, not just because CRA is a requirement, but because it benefits the members of your community.

Please bear with us as we spend this year gradually transitioning the look of our brand. Thank you for your support and we welcome you to join us on our journey as we power the potential of community reinvestment.

Sincerely,

G. Scott McComb  
Chairman, ICBA CRA Solutions  
Chairman & CEO, Heartland Bank



## FROM THE PRESIDENT

This year has passed by so quickly! As the saying goes, "time flies when you're having fun," and that could not be truer for me. In my new role as Foundation President, I've had the opportunity to travel across the country (more like back and forth several times!) and engage with our community bank partners and the residents and staff in the senior homes we serve. This was a delight that we had to curtail in years past, due to the pandemic, so it was truly rewarding to get out and see, in person, the great work that all of you have dedicated yourselves to, both professionally and personally.

It's been an exciting year here at the Foundation. We hit a big milestone in 2023 with the addition of our 1,000th facility and the creation of a Fraud Prevention Bingo game to teach older adults how to avoid scams and fraud. The game has been such a tremendous success, we have been providing it to our partners to use as an engagement tool with the facilities they sponsor.

Speaking of milestones, we took time to recognize and celebrate our bank partners who have been

with us for five, ten, fifteen and even twenty years! Celebrations took place at the banks' sponsored facilities and included food, games and gifts for the residents, such as companion pets. These robotic dogs and cats are a proven way to help combat loneliness and isolation, especially for those being treated in dementia care.

Without the support of our bank partners, we would not be able to provide these programs to protect, educate and enhance the lives of the seniors in your community. Thank you so very much.

Best wishes for a healthy and prosperous 2024!

Sincerely,

Marnie Stewart  
President, SHCP Foundation





# ELDER ABUSE STATISTICS 2023

1  
in  
10

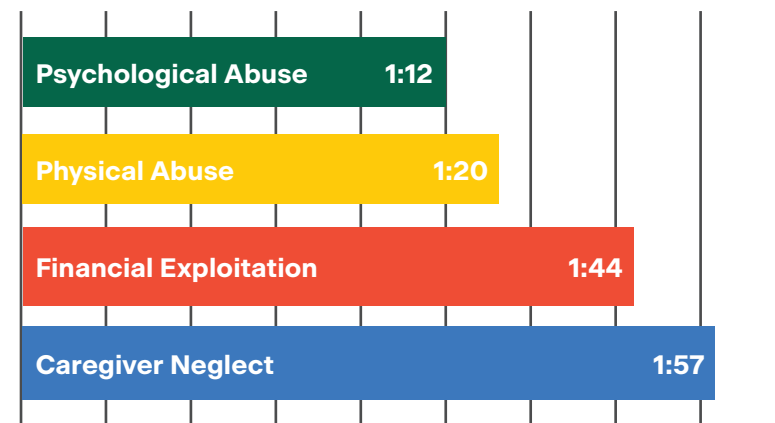
one in ten older adults will experience some form of elder abuse each year, with many enduring multiple types of abuse simultaneously

1  
in  
24

only one in twenty-four cases of elder abuse are reported to the authorities

Source: <https://www.theseniorlist.com>

Rate of Underreporting by Type of Elder Abuse



Source: <https://www.justice.gov/>

Though these figures remain cause for concern, it is completely through community bank funding that our Foundation is able to fulfill our mission of providing secure senior living facilities in nursing homes, HUD communities, state Veterans homes, assisted living communities and independent living communities with an enhanced quality of life. At the time of printing, our programs were installed in 1,013 facilities nationwide, that cumulatively have enjoyed a **97.7% incident reduction!**

It is because these societal issues still exist that we persist in our mission to protect older adults from all forms of abuse.

# A SIGNIFICANT MILESTONE



To that end, in 2023 we reached (and passed) an important mark. Our senior protection programs are now installed in over 1,000 senior facilities!



## NATIONAL IMPACT

Our mission at ICBA CRA Solutions is to protect and enhance the lives of senior citizens through our meaningful turnkey CRA compliance programs for community-focused banks. To carry out this mission, we administer our proven crime prevention programs in CRA-qualified senior living facilities across the country. With the help of our bank partners, **our senior programs are protecting more residents than ever before.**







**242** Supporting Banks  
**1,013** Facilities in Program  
**118,772** Seniors Protected

***Our heartfelt thanks to the supporting banks that helped make 2023 our most impactful year!***



## LOCAL IMPACT

Beyond helping seniors, participation in our program has several other positive impacts on local communities. When a bank partners with us, the proceeds from their community development loans and investments help low-and moderate-income individuals find affordable housing, obtain low-interest home mortgages, receive affordable healthcare services, and much more. In the year 2023, we achieved our **greatest cumulative impact yet.**

	<b>29,077</b> Affordable Rental Housing Units		<b>\$10.2 Million</b> in Economic Development
	<b>\$250,000</b> in Affordable Healthcare Services		<b>\$1.74 Million</b> in Statewide Homeownership Programs and Down Payment Assistance
	<b>1,841</b> Home Mortgages for Low- to Moderate-Income Families		<b>\$4.7 Million</b> in Job Creation and Small Business Development

**\$435 Million**  
total impact!





In addition to programs that earn  
**CRA Credit for Banks**, we now offer:  
**CRA Support Services**  
**CRA Education & Training**  
**CRA Collaborative Peer Group**

After much deliberation, the highly anticipated changes to the Community Reinvestment Act rules were announced in the last quarter of the year. We know that for many banks, these new rules will change much of what compliance officers must do in order to achieve desired results on their periodic exams. At nearly 1,500 pages, the new rule is A LOT of information to digest.

Along with our colleagues at ICBA, we acted fast to offer quick breakdowns of the rule. We held peer group meetings for discussion, and offered summary briefings and supporting documents. We've been there for you every step of the way, and continue to evolve with the industry to offer the kind of services you need, when you need them, and we'll be there to help you prepare for your exams as the new rules take effect.

*"Our partnership with CRA Partners is a valuable component for strengthening our ties to the communities we serve and enables us to provide services to senior citizens who are often the most vulnerable. CRA Partners' meaningful CRA compliance program aligns with our bank's mission and goals."*

Glenn Davis, Vice President, Community Development/CRA Officer  
Liberty Bank, Middletown, CT





# CRA SUPPORT SERVICES

We understand the challenges you face meeting regulatory requirements. With rule changes and staff turnover, it can be difficult to determine the best path forward for your bank to **fulfill community reinvestment goals and obligations, track them, and clearly communicate value to examiners.** Our CRA Support can help bridge any gaps your bank may be facing and set you on the best path forward.

## CRA Ratings Appeal

- Challenge CRA rating of “Needs to Improve” or “Substantial Noncompliance” within your regulator’s challenge criteria

## Self-Assessment

- Conduct review of assessment area demographics, lending, branching, and Community Development activities
- Develop performance context to include mitigating factors related to perceived deficiencies in performance
- Provide detailed, written assessment following FFIEC CRA Exam Procedures (appropriate for your bank)

## Assessment Area Analysis

- Evaluate delineated assessment areas to determine appropriateness

## Branch Distribution Analysis

- Determine any issues with branch distribution relative to serving low- and moderate-income people and geographies

## Peer Analysis

- Determine bank “peers” for comparative purposes

## Community Development Activity Evaluation

- Review and evaluate loans, investments, donations, and services to determine CRA qualification as well as community impact
- Ensure documentation and description demonstrates qualification and impact

## Strategic Plan Development

- Determine appropriateness of Strategic Plan option
- Solicit public comments
- Develop or update CRA Strategic Plan

## CRA Action Plan

- Help establish a meaningful and targeted approach to improving CRA performance at the institution, state, and product levels based on either self-identified deficiencies or less than satisfactory exam ratings

## CRA Compliance Program Review

- Review overall CRA program, including management reporting, goals, and deficiencies
- Provide tangible recommendations for program enhancement
- Provide action plan for implementing targeted results



# CRA EDUCATION & TRAINING



We provide **in-person** and **virtual** training for CRA staff, bank employees, and Board of Directors on:

- Community Development activities – what qualifies
- Small business/small farm reporting
- HMDA reporting
- Consumer loan reporting

And we’ll help you create customized:

- CRA Checklists
- CRA Scorecards
- CRA Policies

Our industry experts offer regularly scheduled webinars on topics like:

- Final CRA Rules for:
  - Small Banks
  - Intermediate Banks
  - Large Banks
  - Bank Directors
- Community Development Loans
- CRA Strategy
- CRA Self-Assessment
- Increasing CRA Performance





From time to time, we reach out to our partners that are immersed in community banking everyday. We like to check in and see what would be helpful to CRA professionals, especially in light of the changing landscape of rule modernization. We asked them about things like asset size, their regulators, and their interest in a peer group, as well as what they might like to discuss with their peers. We had such a strongly positive response, that we created the CRA Collaborative.

## Our peer group brings together the best minds in banking to collaborate on CRA strategy and best practices.

We meet at least quarterly so that bankers can share ideas with one another on what is working well for them, and ask each other questions on topics they'd like to understand more completely. Additionally, we hold impromptu meetings when time-sensitive topics come up in the industry. The discussions are moderated by experienced, skilled professionals that bring high-value knowledge to the group. The conversation continues in between meetings in the ICBA online community.

*"...I was able to join the CRA Collaborative meeting yesterday and thought it was great! Very good information and well run. I am looking forward to being part of the group and future meetings."*

Jim Rovito, CRA/Fair Lending Officer - First Citizens Community Bank, Fredericksburg, PA

Any bank or senior facility participating in our programs gets access to our Cyber-Savvy Seniors Resources. These are one-page articles (available in both English and Spanish) that educate older banking customers as well as senior housing facility residents about how to protect themselves online.

## SCAM & FRAUD PREVENTION

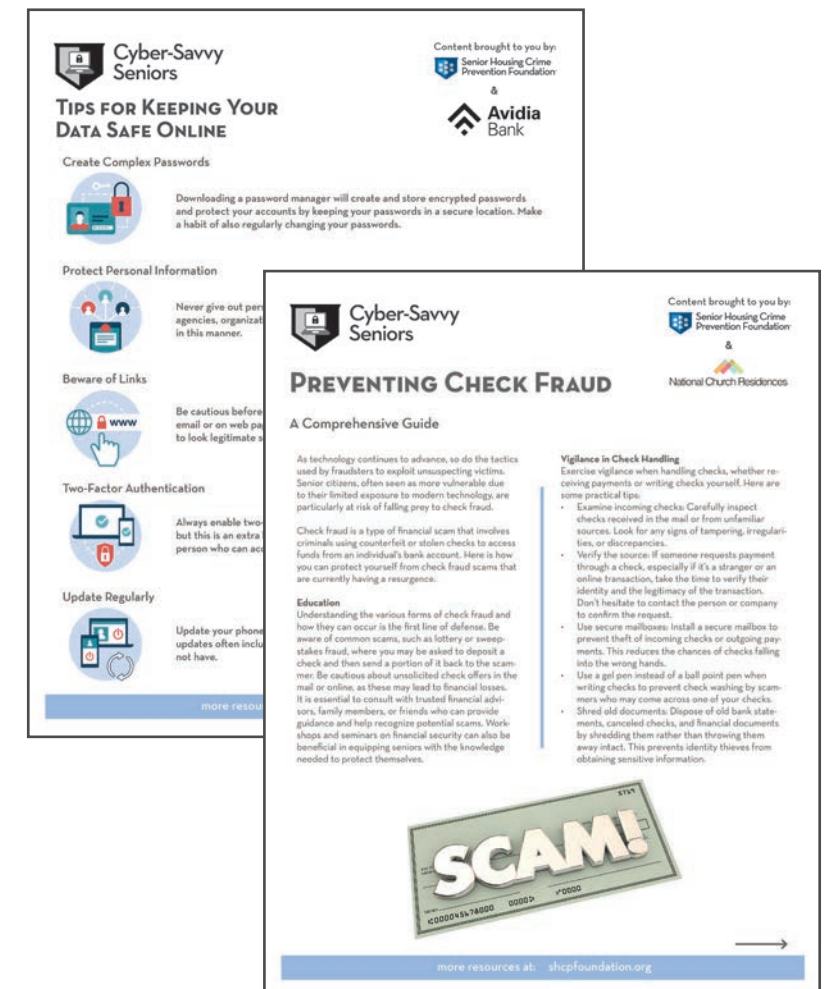
We regularly release these articles on current topics like:

- Top Scams Affecting Seniors Today
- Tips for Keeping Your Data Safe
- Phishing
- Check Fraud Prevention
- Recognizing Typo-Squatting

and more.

## CO-BRANDING

We even apply the bank or facility logo to these documents for you so they can be distributed to both banking customers and facility residents.



## PREVENTING ELDER FINANCIAL ABUSE TOOLKIT

Participating banks can also use our Preventing Elder Financial Abuse comprehensive toolkit, designed to help your bank effectively educate your community on how to identify signs

and prevent the perpetuation of elder financial abuse. For service test consideration, take attendance at an event where this is presented, and identify the number of low- to moderate-income individuals in attendance.

# EARNING CRA LENDING, INVESTMENT AND SERVICE CREDIT BY PROTECTING SENIORS

We understand that banks of different sizes have different CRA strategies. Our programs are structured in an additive way, so that banks can increase participation as they grow.

Senior Sentry is included as a component of the other two programs. When a facility gets stepped up from Senior Secure to Senior Crimestoppers, they get lockboxes and the Wish Comes True grant.



Financial fraud prevention **education**



Facility **protection** and **education**



Facility **protection & equipment**, **education**, plus quality-of-life **enrichment**



### On-Demand Education

for facility caretakers and staff so they can protect their residents from financial fraud



### Ongoing Training

from our field reps to ensure facility staff is educated and equipped to operate program



### 24/7 Toll-Free Tip Line

with dedicated call center, anonymous incident reporting and cash rewards up to \$1,000



### Personal Lockboxes

installed in each resident's room to safeguard valuables under lock and key



### Presentation Toolkit

to help your bank easily educate seniors on how to prevent elder financial abuse



### Program Signage

to prevent future incidents from occurring and promote a safe and secure environment



### Enrichment

nostalgic video series, fraud prevention bingo, companion robopets



### Wish Comes True

grants a wish for the facility each year to fund special events, needed supplies & more

Visit [seniorcrimestoppers.org](http://seniorcrimestoppers.org) for more details on all of our programs.



# PARTNERING WITH US TO EARN CRA CREDIT

If your bank is passionate about leading the fight against elder abuse, consider partnering with us to elevate your community leadership. Every partnership is based entirely on your bank's CRA needs, and upon request we will send audited financials, sample documents, and references to bankers in our program to help you feel confident moving forward. We reach out to you before your CRA examination and send you detailed documentation to show your examiners. Throughout your partnership with us and with your chosen senior facility, your bank can enjoy positive public relations and ample opportunities to form a relationship with the seniors in your community that you protect.

## BECOME A PARTNER

1. Join through a **loan, investment** or a **grant** depending on your CRA needs
2. We find available CRA-qualified facilities to sponsor in your assessment area
3. We install one of our senior safety programs in your chosen sponsored facility
4. We regularly send you detailed documentation for your CRA exam
5. We track your exam schedule and contact you before each exam

## BENEFITS TO YOUR BANK

- ✓ Opportunity to lead the fight against elder abuse in your community
- ✓ CRA **loan, investment and service credit** opportunities
- ✓ **Annual credit** on the lending test with our loan program
- ✓ Turnkey partnership with little administrative burden
- ✓ Detailed documentation for your bank's CRA exam
- ✓ Positive publicity and goodwill for your bank in the community
- ✓ Complimentary access to **The CRA Collaborative Peer Group**, our **Cyber-Savvy Seniors Resources**, and the **Preventing Elder Financial Abuse toolkit**





# WINNING BIG

WITH



So many of the banks that sponsor our programs at senior facilities in their area have been doing so for many years. We've been celebrating those milestones by setting up visits all across the country for sponsoring bankers to play **Fraud Prevention Bingo** with residents in their sponsored facilities. More than just a fun event with snacks and prizes, this bingo game also teaches valuable lessons about how to avoid scams and fraud. Bankers were presented with awards representing their years of service (in some cases over 20 years!) and facilities were presented with their annual **Wish Comes True Grant** checks to use for things not typically allotted for in annual budgets, like special items, activities, and outings for the residents.

These photos are representative of the nearly 100 events held in 2023!

## Midland States Bank

Maycrest Village  
Joliet, IL



10!  
years



## Meridian Bank

Pocopson Home  
Westchester, PA



10!  
years



## Superior National Bank

Beaumont Rehabilitation & Continuing Care  
Farmington Hills, MI



10!  
years



## Hometown Bank

Regent Care  
League City, TX



10!  
years



## City National Bank of Florida

Sierra Lake Nursing and Rehabilitation  
North Miami Beach, FL

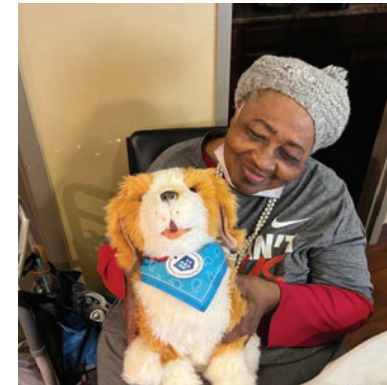


15!  
years



## Pinnacle Financial Partners

Luther Terrace  
Memphis, TN



20!  
years



## First Horizon

Magnolia Terrace  
Memphis, TN



20!  
years







## FEATURED PARTNER - 20 YEARS OF SUPPORT



Our goals would be unattainable without the partners that share our commitment to keeping seniors safe and secure. Our partners embrace the spirit of the Community Reinvestment Act and use our program to create positive change for the under-served and vulnerable in their community.

FirstBank has been with us from the beginning. As one of our very first sponsors, they have been supporting area seniors for over 20 years! They've provided funding that allows for our flagship program, Senior Crimestoppers, to remain installed in five different senior living facilities.

- St. Mary Manor** - Jackson , TN
- Smyrna Care Center** - Smyrna, TN
- Mountain Woods Apartments** - Dalton, GA
- Life Care Center** - Jefferson City, TN
- Creekview Health & Rehab** - Knoxville, TN

This year, Creekview Health & Rehab used their Wish Comes True grant to provide a fun carnival for their residents to enjoy, with face painting, balloon art, cotton candy, funnel cakes, and even a dunk tank! The residents had a great time and are still talking about all of the fun they had.





## MEET OUR TEAM

Our dedicated staff is truly passionate about protecting vulnerable seniors across the country and providing our bank partners with superior customer service.



**David C. Lenoir**

President & CEO



**Marnie Stewart**

Partner Relationship Manager & Foundation President



**Aimee Leeper**

Director of Marketing & Communications



**Katie Wright**

Operations Director/ Program Manager



**Sherry Jean Larson**

SVP & Controller



**Melanie Borgerding**

Accounting Specialist



**Steffani Jenkins**

CRA Liaison, Business Development



**Kristine LaVigna**

Business Development Manager

*From our staff to yours, thank you for the work that you do every day to make a difference in the lives of older adults in your community!*



## BOARD OF DIRECTORS

**G. Scott McComb** Chairman of the Board, and Chairman, President & CEO, Heartland Bank, Columbus, OH

**John Buhmaster** President & CEO, 1st National Bank of Scotia, Scotia, NY

**Kraig Lounsberry** President and CEO, Community Bankers Association of Illinois

**David C. Lenoir** President & CEO, ICBA CRA Solutions, Memphis, TN

**Marnie Stewart** President, SHCP Foundation Memphis, TN

**Rebeca Romero Rainey** President and CEO, ICBA, Washington, D.C.

**Kevin Twedde** Senior Executive Vice President, Community Bank Solutions, ICBA, Washington, D.C.

**C. R. "Rusty" Cloutier** Founder and Former President & CEO, MidSouth Bank, Lafayette, LA

**David M. W. Denton** Executive Leadership,

Senior Living, Healthcare and Hospitality Industries, Gaithersburg, MD

**Lewis E. Holland** Former CFO, National Commerce Financial Corporation, Memphis, TN

**John E. McWeeney, Jr.** President & CEO, New Jersey Bankers Association (retired), Cranford, NJ

**Bill Reid** SunTrust Bank (retired), Somerville, TN

**Gary Teagno** Zeus Advisor Services, Richmond, VA, formerly President & CEO, ICBA Services Network, Washington, D.C.

**Cynthia Richards** Financial Institutions Division Director, Regulation & Licensing Department, (retired) Albuquerque, NM

**Robert Fisher** President & CEO, Tioga State Bank, Binghamton, NY

**Kathryn Underwood** Ledyard National Bank, (retired) VT

## SERVICE PARTNERS

### Accounting / Auditor

Clifton Larson Allen  
Minneapolis, MN

### Legal

Butler, Snow  
Memphis, TN

Gerrish Smith Tuck  
Memphis, TN

### Custodian

Fifth Third Bank



**CliftonLarsonAllen**

**BUTLER | SNOW**

**GERRISH SMITH TUCK**  
Consultants and Attorneys



**FIFTH THIRD BANK**





 Senior Crimestoppers  
Powered by the Senior Housing Crime Prevention Foundation  
This is to certify that  
**Eastpointe Station**  
is a Charter Member of  
**The Senior Crimestoppers Program**  
Facility Charter Number: 10885  
Installation Date: September 1, 2013  
By:   
Terry Rooker, President

Sponsored by  
 **VALLIANCE BANK**

 Senior Crimestoppers 5005  
DATE: January 11, 2023  
Eastpointe Station  
PAY TO THE ORDER OF  
Two Hundred Eighty Dollars and 00/xx \$280.00  
Memo: Wish Comes True Grant Terry Rooker, President



ICBA  
CRA Solutions

8700 Trail Lake Drive W., Suite 140 | Memphis, TN 38125  
877-232-0859 | SHCPFoundation.org



Senior Housing Crime  
Prevention Foundation®