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

FROM THE CHAIRMAN
ELDER ABUSE STATISTICS 2023

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

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

Rate of Underreporting by Type of Elder Abuse

<table>
<thead>
<tr>
<th>Type of Elder Abuse</th>
<th>Rate of Underreporting</th>
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<tbody>
<tr>
<td>Psychological Abuse</td>
<td>1:12</td>
</tr>
<tr>
<td>Physical Abuse</td>
<td>1:20</td>
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<tr>
<td>Financial Exploitation</td>
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It is because these societal issues still exist that we persist in our mission to protect older adults from all forms of abuse.

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!
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!

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.

29,077 Affordable Rental Housing Units
$250,000 in Affordable Healthcare Services
1,841 Home Mortgages for Low- to Moderate-Income Families

$10.2 Million in Economic Development
$1.74 Million in Statewide Homeownership Programs and Down Payment Assistance
$4.7 Million in Job Creation and Small Business Development

$435 Million total impact!
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
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 Support Services

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
THE CRA COLLABORATIVE PEER GROUP

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

CYBER-SAVVY SENIORS RESOURCES

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.
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 for more details on all of our programs.
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
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!
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.
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

Aimee Leeper
Director of Marketing & Communications

Sherry Jean Larson
SVP & Controller

Marnie Stewart
Partner Relationship Manager & Foundation President

Merrill Borgerding
Accounting Specialist

Steffani Jenkins
CRA Liaison, Business Development

Kristine LaVigna
Business Development Manager

Katie Wright
Operations Director/Program 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!