

We got #Cyber-Savvy with #SeniorCrimestoppers



Senior Housing Crime
Prevention Foundation



Senior
Crimestoppers®



and had fun learning how to avoid scams with
F R A U D P R E V E N T I O N



Community Impact Report

WORDS FROM

This year marks 25 years of partnership with community banks across the nation. From the very beginning, our organization has been guided by a clear mission and strengthened by the long-standing support of our banking partners. I extend my sincere thanks to those who have been with us since our earliest days and to the many new partners who continue to place their trust in our work.

As Chairman of the Board, I am proud of the organization's steady growth and its ability to adapt while remaining grounded in its purpose. This year also represents an important leadership transition with the appointment of our new President and Chief Executive Officer. The Board is confident in this leadership and in the organization's continued success in serving our partners and communities.

Thank you for your continued confidence and support.

Sincerely,

Robert Fisher

Chairman, ICBA CRA Solutions
Chairman, President & CEO, Tioga State Bank

It is an honor to step into the role of President and CEO during such a meaningful year in the organization's history. Building on a 25-year legacy of collaboration with community banks, our focus remains on delivering programs and services that strengthen communities and protect our most vulnerable populations.

As we have grown alongside the banks we serve, we expanded into CRA support

services to help institutions navigate exam preparedness with confidence. Through in-person and livestreamed CRA classes, we continue to share our deep understanding of the complexities of CRA rules and regulations. These offerings will keep evolving as we work together to meet new challenges with the same passion and commitment that have guided us for more than a quarter century.

I look forward to working with our Board, partners, and team as we build on this momentum and continue to power the potential of community reinvestment.

Sincerely,

Kristine LaVigna

President & CEO
ICBA CRA Solutions

OUR LEADERSHIP

We have proudly celebrated 25 years of service to our banks and seniors, and I am grateful for the vital role your institution has played in this journey.

One highlight was the launch and enthusiastic response to our new bilingual version of Fraud Prevention Bingo. It has been inspiring to see you utilize this tool to protect and engage a broader range of seniors.

Whether you have been with us since our founding in 2000 or joined us more recently, your partnership is the cornerstone of our shared success.

Thank you for your continued dedication, passion, and trust. As we look beyond our 25th anniversary, I am more energized than ever to continue our work together in the years to come.

With gratitude,

Marnie Stewart

President, SHCP Foundation



STATE OF AFFAIRS

FOX 10 - 16d - on MSN

Jamaican-born man living in Baldwin County sentenced for defrauding the elderly

The press release says Xavian Brown was sentenced to 10 years' imprisonment for defrauding elderly victims using a Publishers ...



FOX 29 News Philadelphia on MSN - 6d

'Santa Frauds' and the 12 scams of Christmas: BBB warnings ahead of 2025 holidays

The holiday season brings cheer, and unfortunately, a surge in scams. The Better Business Bureau recently released its annual ...



USA TODAY - 2d

These are the scams to watch out for this holiday season

While fake shipping notices aren't new, the way scams are being delivered has evolved in ways that are catching consumers off ...



KWCH 12 - 23h - on MSN

DOJ reports \$2B in losses to elder fraud, district attorney issues community warning

In the 2025 Annual Report to Congress on Department of Justice Activities to Combat Elder Fraud and Abuse, the Justice ...



KSN-TV on MSN - 22h

Sedgwick County DA warns of 'pervasiveness of elder financial abuse'

According to a Department of Justice report, scammers tried to steal or succeeded in stealing over \$2 billion from 1 million ...



KY3 - 16d

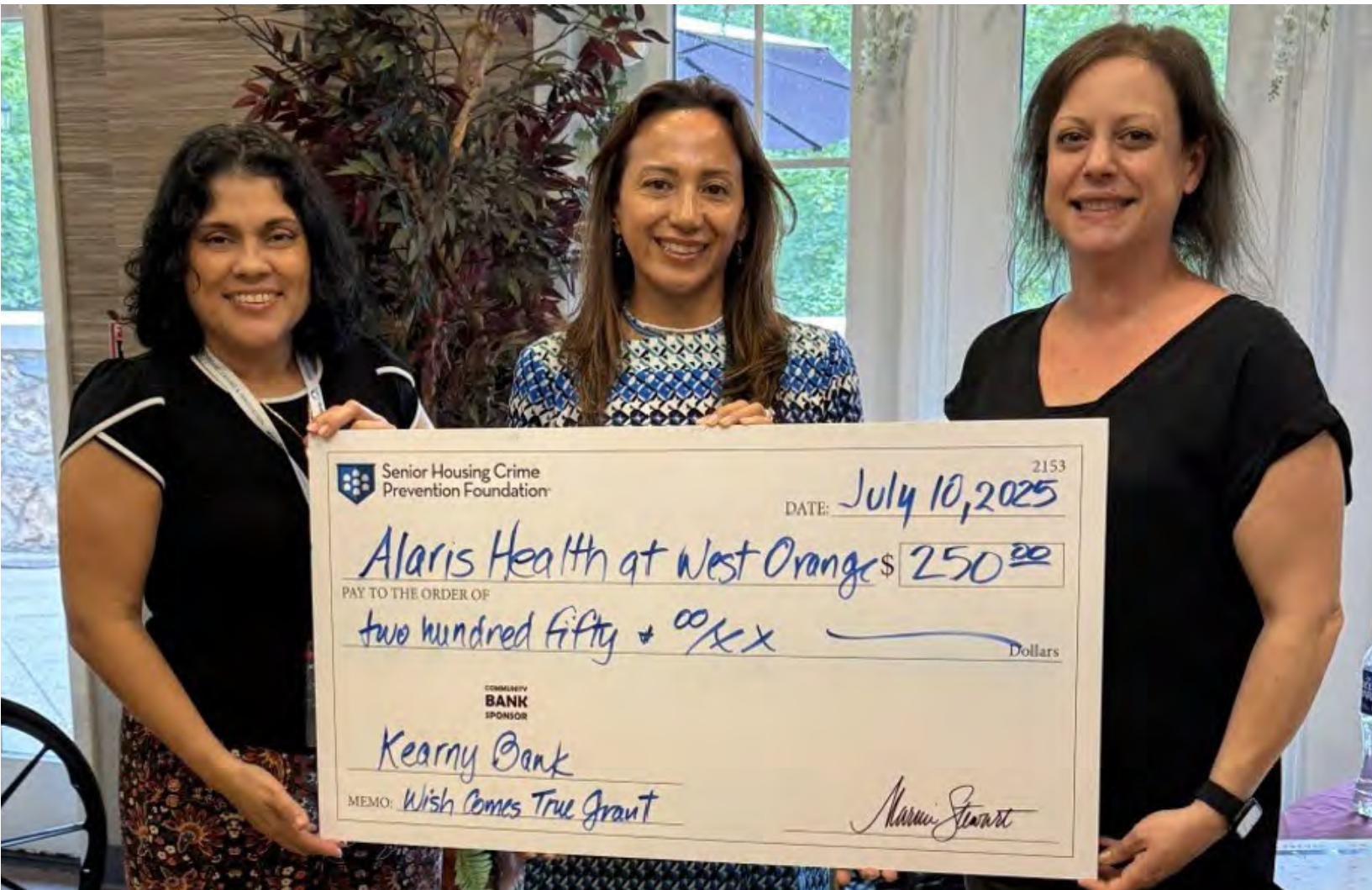
3 staffers accused of elder abuse allegedly sprayed resident with water bottle

CAPE GIRARDEAU COUNTY, Mo. (KFVS /Gray News) - An investigation into alleged elder abuse at a Missouri facility led to ...



MAKING A DIFFERENCE

Elder abuse remains cause for concern. It is through community bank funding that our Foundation is able to fulfill our mission of providing a secure situation or environment and an enhanced quality of life for the residents of nursing homes, HUD communities, state Veterans homes, assisted living communities and independent living communities. At the time of printing, our programs were installed in 1,034 facilities nationwide, that cumulatively have enjoyed a **98% incident reduction!**



2025 TALLY

- 102 new facilities added
- 114,916 residents impacted via call, visit, or event
- 100+ kick-off, bingo, & anniversary events
- 24 Cyber-Savvy Seniors Resources

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 have been protecting thousands of residents for OVER 25 years!**

205 Supporting Banks
1,034 Facilities in Program
114,916 Seniors Protected

Our heartfelt thanks to the supporting banks that make fulfilling our mission possible!



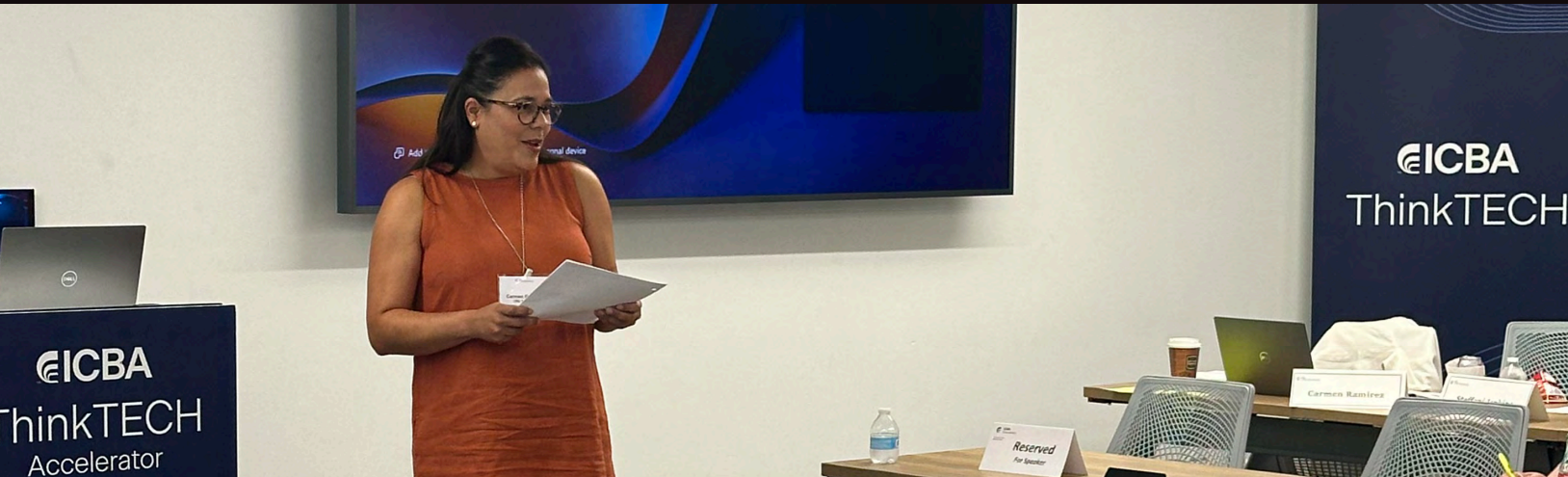
LOCAL IMPACT

Through strategic collaborations with financial institutions, we secure funding for community development initiatives via targeted loans and investments. These efforts direct resources toward affordable housing programs and initiatives that advance revitalization and stabilization efforts within low- and moderate-income communities. Additionally, several projects have delivered critical community services, such as affordable health care access.

	33,560 Affordable Rental Housing Units		\$11.6 Million in Economic Development
	\$250,000 in Affordable Healthcare Services		\$32.1 Million in Statewide Homeownership Programs and Down Payment Assistance
	2,061 Home Mortgages for Low- to Moderate-Income Families		\$4.7 Million in Job Creation and Small Business Development



CRA EDUCATION



“ If you can attend the CRA Solutions CRA-Z class, I highly recommend it. It is **essential** to stay informed and connect with best-practices... ”

Ann Petty
Client Engagement Leader | CRA Officer | SVP
TriStar Bank

The classes we offered in 2025 were so well-received that the 2026 calendar is already packed with great content:

CRA Foundations: Building Your Knowledge from the Ground Up

March 18 – Livestream

This dynamic, hands-on seminar introduces the essentials of the Community Reinvestment Act (CRA) and equips you with practical tools to build a strong compliance foundation. You'll explore what the Act requires and why it matters, and understand key concepts like assessment areas and qualifying activities. Learn how exams work and what regulators expect, and discover best practices for creating an effective CRA program.

CRA to Z: How to Build a Best-in-Class CRA Program

April 7-9 – Livestream

August 18-19 – In-person, Bloomfield, MN

October 20-22 – Livestream

Take your CRA expertise to the next level with this comprehensive, six-module seminar designed for professionals ready to build and maintain a best-in-class CRA strategy. You'll dive into every critical component of CRA compliance—from understanding the “who, what, and why” of CRA to mastering assessment areas, capturing and reporting community development activities, conducting a peer analysis, performing self-assessments, developing performance context, and preparing for the exam.

& TRAINING

Navigating CRA: What Every Director Needs to Know

May 19 – Webinar

Directors play a critical role in ensuring their institution meets Community Reinvestment Act (CRA) obligations. This concise, high-impact session provides an essential overview of CRA requirements, the board's responsibilities, and key strategies for effective oversight. Learn what regulators expect, how CRA performance impacts your institution, and practical steps to strengthen governance and compliance.

From Impact to Credit: Documenting CRA Activities Workshop

June 18 – Livestream

Accurate documentation is the backbone of a successful CRA program. This in-depth class focuses on how to properly capture and report community development activities—including loans, investments and services—so they receive full credit during CRA evaluations.

Building Your Story: Crafting an Effective CRA Performance Context

November 10 – Livestream

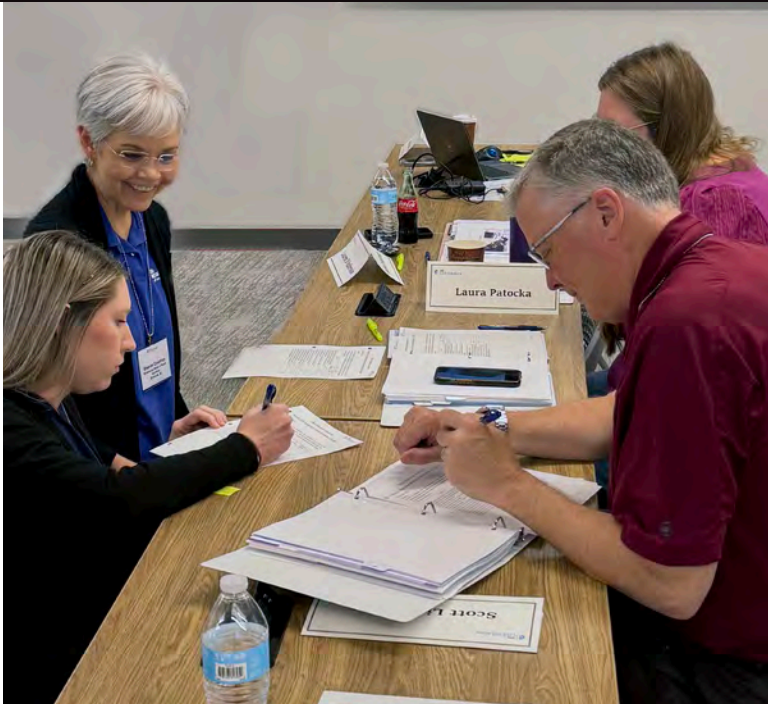
Your CRA performance context is more than a regulatory requirement—it's your opportunity to tell your institution's story. In this session, you'll learn how to develop a compelling, well-supported performance context that highlights your market conditions, community needs, and strategic approach.

“ I wanted to personally let you know how excellent I found the CRA to Z training to be – it **exceeded my expectations**. I will be sending another employee to it next year. Many thanks! ”

Tricia M. Ostrander
Executive Vice President, Chief Administrative
& Strategy Officer
National Capital Bank of Washington



CRA SUPPORT



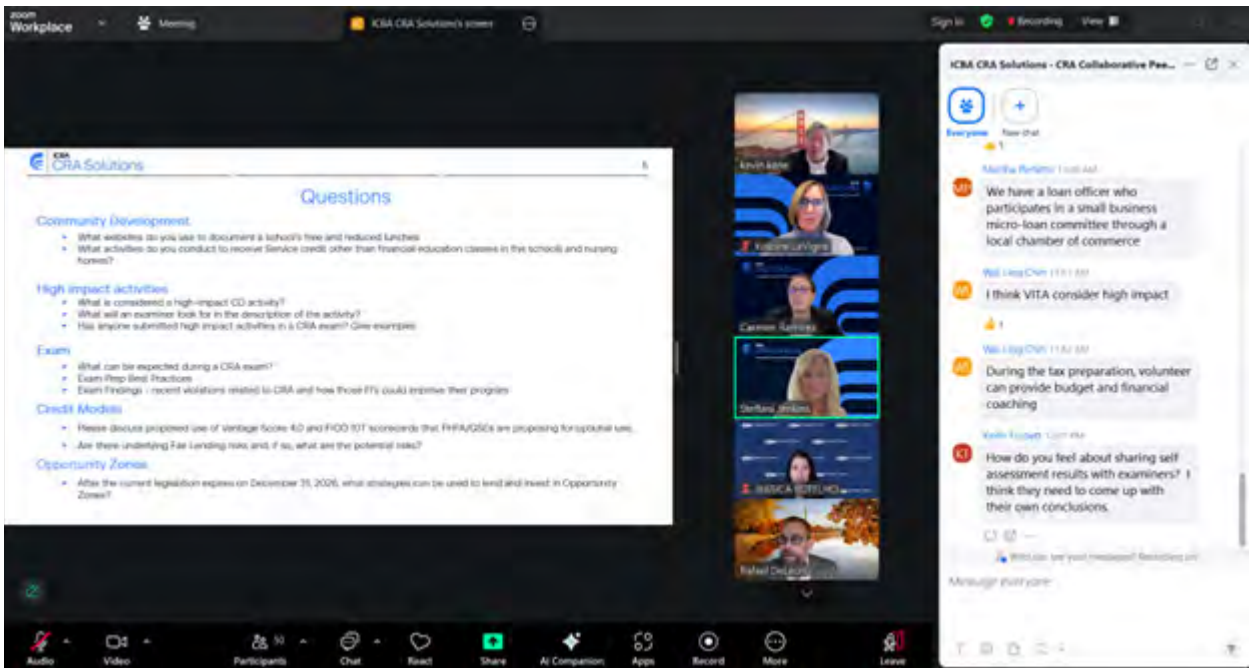
As the regulatory landscape continues to change, community banks can often use an extra hand when it comes to the interpretation and implementation of banking rules and regulations. Our support services are customized specifically for your bank. We tailor our solutions to fit seamlessly into your workflow.

- CRA Compliance Program Review
- Self-Assessment
- Assessment Area Analysis
- Branch Distribution Analysis
- Peer Analysis
- Community Development Activity Evaluation
- Strategic Plan Development
- CRA Action Plan

THE CRA COLLABORATIVE PEER GROUP

“ The session maintained an ideal flow, complemented by **insightful** questions and meaningful dialogue that significantly enhanced my grasp of CRA.

T. Jung
Compliance Officer
Commercial Bank of California



“ The case studies and interaction with the presenters were key to gaining a better understanding of the principles of CRA. Their willingness to explain and share **real world experiences** helped greatly.

Fred Smith, VP - Business Relationship Manager
Bank of Oakridge

“ I understand more about actually developing a program and have valuable resources to help me. I also appreciate the opportunity to **make connections** with other CRA officers.

Sharon Courtney
Operations
Enterprise Bank of South Carolina

NEW RESOURCES

Any bank or senior facility participating in our programs receives access to our Cyber-Savvy Seniors Resources. These are one-page articles, available in both **English** and **Spanish**, and now also posters, that educate older banking customers as well as senior


CYBER-SAVVY SENIORS POSTERS

housing facility residents about how to protect themselves online. **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.

Cyber-Savvy Seniors

Content brought to you by: Senior Housing Crime Prevention Foundation

ROMANCE SCAM WARNING SIGNS



They live far away or are always travelling.

They say "I love you" really quickly.

They avoid video calls or meet-ups.

Plans to visit but cancels due to an unexpected situation.

They ask for financial help, especially for emergencies, hospital bills accidents, or travel.

more resources at: shcprevention.org

Cyber-Savvy Seniors

Content brought to you by: Senior Housing Crime Prevention Foundation

SOUNDS LIKE YOUR GRANDCHILD ON THE PHONE ASKING FOR MONEY – BUT WHO IS IT REALLY?



Know the signs of a typical "grandparent" scam:

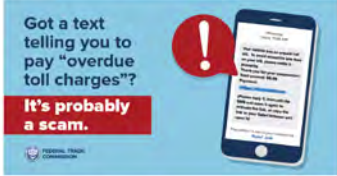
- Unexpected call from someone saying they are your grandchild and claiming to be in trouble
- Alarming and unusual story often involving law enforcement, a medical emergency or travel problems
- Urgent requests for money to help them get out of trouble
- Requests payment via unusual means like wire transfer, gift cards, or bitcoin

more resources at: shcprevention.org

Cyber-Savvy Seniors

Content brought to you by: Senior Housing Crime Prevention Foundation

FIVE TIPS TO AVOID THE TOLL TEXT SCAM



1. **Be Skeptical of Unsolicited Messages** – If you receive a text about a toll or fee you weren't expecting, be cautious. Do not click any links or respond to the message.
2. **Don't Share Personal Information** – Never enter your Social Security number, bank details, or driver's license information unless you are 100% sure it is legitimate.
3. **Check with Official Sources** – If you're unsure whether you owe a toll, visit the official website of your local toll authority by typing the URL directly into your browser—not by clicking a link in a text. You can also call their customer service number.
4. **Use Call Blocking and Text Filtering** – Many smartphones offer tools to block unknown or suspicious numbers. Use these features to reduce unwanted messages.
5. **Install Security Software** – Security apps for your phone or tablet can help identify and block scam messages.

more resources at: shcprevention.org

Cyber-Savvy Seniors

Content brought to you by: Senior Housing Crime Prevention Foundation

FIVE TIPS TO AVOID CRYPTO INVESTMENT SCAMS



1. Thoroughly research any cryptocurrency, platform, and player before investing. Look for reviews. Ensure you know who and what you're dealing with.
2. Scammers impersonate known companies, including ones you may have a legitimate relationship with. They might say there's fraud on your account, or your money is at risk—and, to fix it, you need to send crypto.
3. Beware of unrealistic promises; get-rich-quick schemes or promises of high returns with little risk are likely scams.
4. Stick to well-known and reputable cryptocurrency exchanges and avoid those not widely recognized.
5. Be cautious of unsolicited offers, whether via email, social media or phone calls. Always independently verify the legitimacy of any offer.

more resources at: shcprevention.org

Cyber-Savvy Seniors

Content brought to you by: Senior Housing Crime Prevention Foundation

How to avoid CHECK FRAUD



- Send checks securely using the letter slots inside your Post Office or by handing them directly to a letter carrier. Pick up your mail promptly and avoid leaving it in your mailbox overnight.
- Contact the sender if you don't receive mail you're expecting.
- If you're heading out of town, ask the local Post Office to hold your mail until you return.
- Sign up for Informed Delivery at USPS.com to receive daily email notifications of incoming mail and packages.

more resources at: shcprevention.org

“ Right after Christmas I was approached about purchasing a **gift card** for \$150.00 from one of our residents. I asked when she needed it and she replied the sooner the better. She had \$100.00 in cash and needed to get the rest out of a trust account. I had mentioned this to the person who handles those accounts that this person had said she had already withdrawn the amount...”

“ ...After many inquires about this, it was realized that she was being scammed. No gift was purchased. Jean at CrimeStoppers had been here to speak about that with the residents. **The family was very grateful that the scam failed.**”

Julie Cortright
Director of Life Enrichment
St. Andre Healthcare, Biddeford, ME

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, and Senior Crimestoppers includes additional benefits of lockboxes and Wish Comes True grants.



Financial fraud prevention **education**



On-Demand Education

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



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



Ongoing Training

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



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



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



Fraud Prevention Bingo

to help 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

social events, board games, companion robopets



Wish Comes True

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

Visit shcpfoundation.org for more program details.

PARTNERSHIP, PROTECTION



& CRA CREDIT

Community bankers are passionate about leading the fight against elder abuse, financial crimes, fraud, and scams. Partnering with us demonstrates community leadership. Every partnership is based on the bank's CRA goals in their designated assessment area.

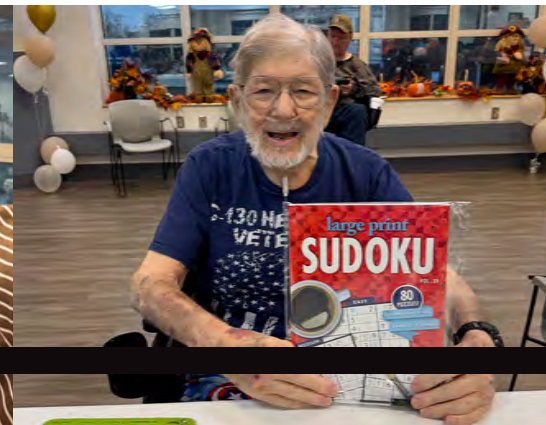
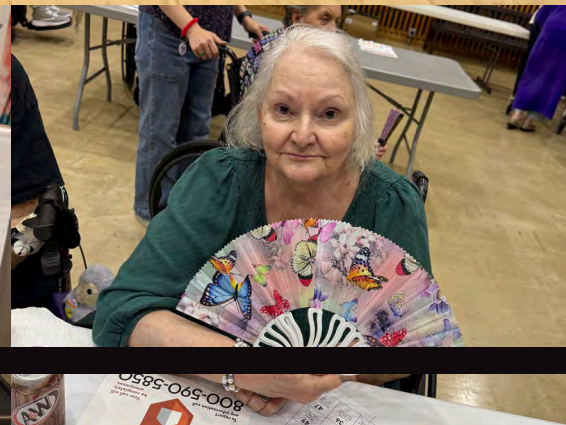
Prior to your periodic CRA examinations, we reach out with detailed documentation to provide to examiners. Throughout your partnership with us, your bank enjoys ample opportunity to form relationships with the seniors in the communities that are sponsored and protected.

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 send you detailed documentation prior to your CRA 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 **Fraud Prevention Bingo Game**



GETTING #CYBER-SAVVY

WITH



This year, we wanted to do something special to honor **World Elder Abuse Awareness Day** (observed annually on June 15th). Established in 2006 by the International Network for the Prevention of Elder Abuse (INPEA), the day aims to raise global awareness and encourage action against elder abuse, a violation of human rights, according to the United

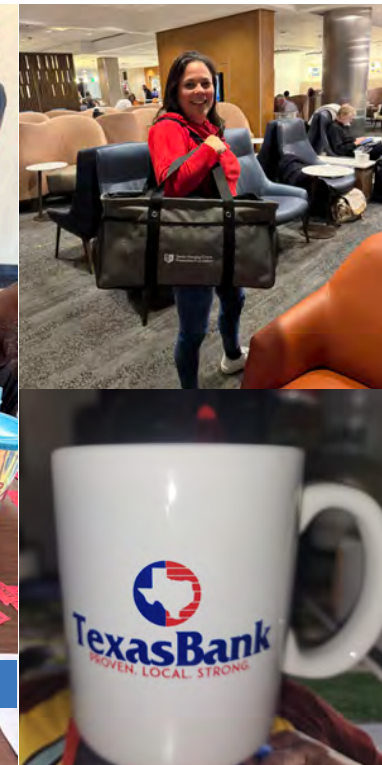
Nations. We sent selfie frames that were used at facility visits to take and post photos online to encourage action against elder abuse and promote elder justice. Residents and staff of facilities and their bank sponsors all enjoyed playing Fraud Prevention Bingo and becoming #Cyber-SavvySeniors!



CCM - Greencastle



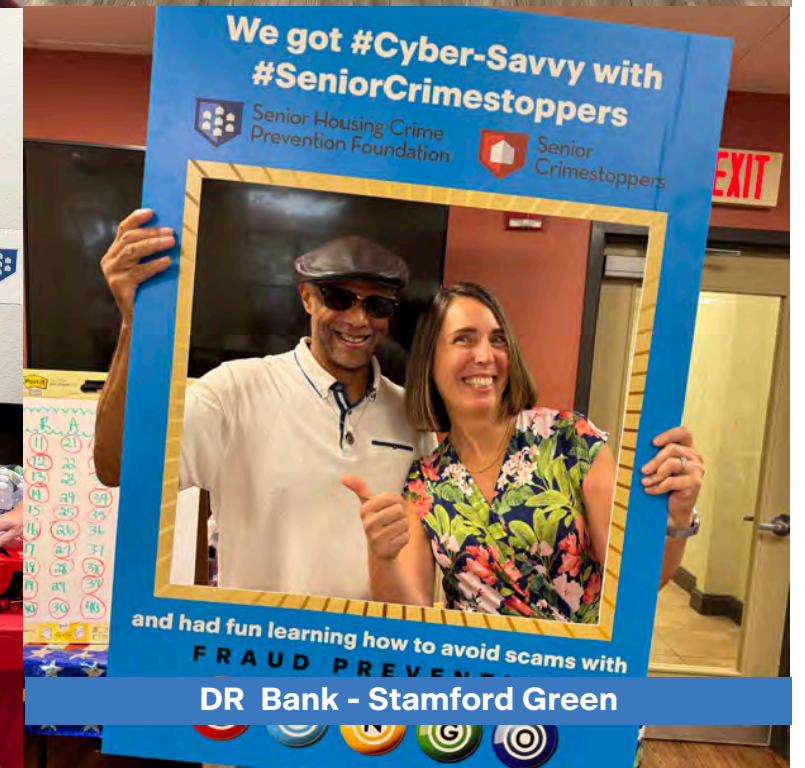
Hancock Whitney Bank - Magnolia Heights



The Bank of Princeton - Upper Perkiomen Manor



Liberty Bank - Hanover Towers



DR Bank - Stamford Green

FEATURED



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.

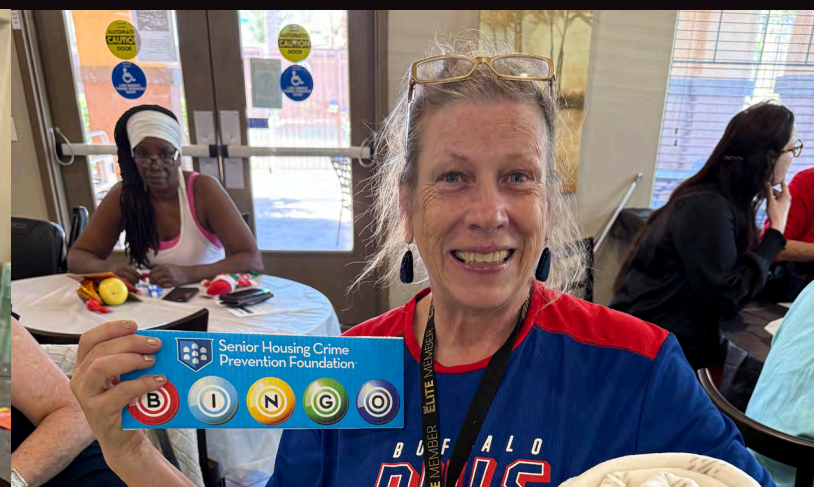
GBank is a newcomer this year to Senior Crimestoppers sponsorship. They demonstrate their deep commitment to the care and well-being of seniors in Clark County, Nevada through their funding of the Senior Housing Crime Prevention Foundation, protecting 1,233 residents in nine nursing homes around the greater Las Vegas metropolitan area.

PARTNER



These photos feature kick-off celebrations at GBank sponsored facilities that helped both residents and staff have fun while learning about current financial abuse prevention techniques via the Foundation's Fraud Prevention Bingo game. This community engagement is truly meaningful for all involved.

Arthur McCants Manor • City Impact Center Senior Housing • Life Care Center of South Las Vegas • Madison Palms • McKnight Senior Village Apartments • Nevada State Veterans Home • Santa Barbara Palms • Stewart Pines • West Sahara Senior Housing



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.



Kristine LaVigna
President
& CEO



Marnie Stewart
Dir. Partner Relationships
ICBA CRA Solutions
President | SHCP Foundation



Aimee Leeper
Director of Marketing
& Communications



Katie Wright
Manager, Senior
Programs



Sherry Jean Larson
SVP
& Controller



Melanie Borgerding
Senior Specialist,
Accounting



Steffani Jenkins
Director, CRA Support
Services



Carmen Ramirez
Director, CRA Support
Services



BOARD OF DIRECTORS

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President & CEO, Tioga State Bank,
Spencer, NY

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ICBA, Washington, D.C.

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President, Innovation, ICBA, Washington, D.C.

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

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

Brett deMilliano EVP/CFO, First American
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Kraig Lounsberry President and CEO,
Community Bankers Association of Illinois

Shon Myers President & CEO, Farmers &
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Bill Reed SunTrust Bank (retired),
Somerville, TN

Cynthia Richards Financial Institutions Division
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Gary Teagno Zeus Advisor Services,
Richmond, VA, formerly President & CEO, ICBA
Services Network, Washington, D.C.

Andrew Tinberg President & CEO,
CNB Bank & Trust, Oak Forest, IL

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