

Providing Protection for Seniors Through a Meaningful CRA Solution for Community Focused Banks



**CRA
Partners®**

Powered by the
Senior Housing Crime Prevention Foundation



Dear Friends,

Thank you for taking a moment to read our Community Impact Review. In this review, we want you to see that we have a very unique and special mission. We give banks a way to meet their federally mandated Community Reinvestment Act (CRA) requirements by enhancing the lives of low- to moderate-income citizens in their communities by installing the Senior Crimestoppers program.

Funded exclusively by the banking industry, Senior Crimestoppers is a nationwide crime prevention program educating and safeguarding against theft, abuse, neglect, vandalism, substandard care, fraud and any unethical behavior impacting vulnerable older adults. We deliver our services to our nation's senior housing facilities which improve the residents' overall quality of life.

CRA Partners provides a meaningful compliance program you can feel good about. Your bank can ensure safe, secure senior living environments in nursing homes, HUD communities and state veterans homes. This program is installed at no cost to the senior facilities you choose within your bank's assessment area, and it earns your bank guaranteed CRA credit by funding either CRA-qualified loans, investments or grants.

Our programs can help your bank boost its community relations profile, give you detailed LMI documentation for positive CRA exam reviews, develop new business relationships, and provide a service test credit opportunity with no additional burden or overhead.

I am honored to work with an outstanding board of directors and a committed group of community bankers that make up our CRA Bankers Advisory Board. Both of these special groups are committed to our mission, provide valuable direction, offer encouragement, and volunteer to be involved whenever needed. I also work alongside a dedicated staff who truly believes in our mission and works very hard to make sure that your bank receives guaranteed CRA credit by protecting this nation's vulnerable citizens. We are your partner from participation through your CRA examination. It is our hope to help more banks participate in our program so that we can continue to protect even more of our growing elderly population.

For more information, visit our website at SHCPFoundation.org or call us at (877) 232-0859.

Sincerely,



Edward J. Gentry
Chairman, President & CEO





Guaranteed CRA Credit for Ensuring Safe and Secure Senior Living Environments

Our mission is to provide protection and an enhanced quality of life for vulnerable senior housing residents through a meaningful turn-key CRA compliance solution for community focused banks. Banks earn CRA credit in the form of CRA-qualified loans, investments or grants through the installation and operation of the nationally acclaimed Senior Crimestoppers program. This program provides safe and secure living environments for our nation's low- and moderate-income senior housing residents in nursing homes, HUD communities, and Veterans homes in each participating bank's assessment area.

We're supported by the ICBA and the ABA, and we have strong relationships with 30 state bankers associations. We proudly partner with over 225 banks to help enhance the lives of vulnerable senior housing residents, so we truly are a nationwide banking industry initiative. It is hard to overstate the transformative effect your bank can have on the life of senior citizens by removing the fear of theft and neglect from their lives while also earning CRA credit for your bank.

For more information visit www.SHCPFoundation.org

Banks Enjoy

- Guaranteed CRA credit on loan and investment tests
- Opportunity for service test credit using the *Preventing Elder Financial Abuse Toolkit* to help prevent financial fraud
- Flexible funding options that include CRA-qualified community development loans, investments, and grants
- Detailed LMI documentation for positive CRA exam reviews
- Installation of a turn-key program with no overhead or administrative burden
- Provision of enhanced quality of life programs including the *Time of Your Life* video series and the *Wish Comes True* grant program for seniors to enjoy
- Positive public relations exposure in their communities

**CRA Partners
is your partner
every step of the way -
from participation
through examination.**

Service-Minded People Committed to Our Mission and Providing Invaluable Direction

Board of Directors

We are honored to have a very special group of service-minded people to serve on our board of directors. We appreciate their willingness to provide direction by sharing their passion, intellect, insight, experience, and resources so that our mission and vision can continue grow.

Elizabeth W. Cantrell	<i>Retired Founder, Triad National Sheriff's Association, Asheville, NC</i>
C. R. "Rusty" Cloutier	<i>Founder and Former President & CEO, MidSouth Bank, Lafayette, LA</i>
David M. W. Denton	<i>General Manager of Fox Hill, A Sunrise Senior Living Facility, Bethesda, MD</i>
Camden R. Fine	<i>President & CEO, Independent Community Bankers of America, Washington, DC</i>
Edward J. Gentry	<i>Chairman, President and CEO of SHCPF & CRA Partners, Memphis, TN</i>
David E. Hayes	<i>President, Security Bank, Dyersburg, TN</i>
Lewis E. Holland	<i>Managing Partner, River Inn at Harbor Town, Memphis, TN</i>
Patricia M. Hopkins	<i>SEVP & CFO for ICBA / COO for ICBA Services Network, Washington, DC</i>
John E. McWeeney, Jr.	<i>President & CEO, New Jersey Bankers Association, Cranford, NJ</i>
William R. Reed Jr.	<i>Former Vice Chairman, SunTrust Bank, Somerville, TN</i>
John M. Reich	<i>Former Director and Vice Chairman, FDIC, Huntersville, NC</i>
Terry B. Rooker	<i>President, Senior Crimestoppers, Memphis, TN</i>
Gary C. Teagno	<i>President & CEO, ICBA Services Network, Washington, DC</i>

CRA Advisory Board

To ensure that we remain a valuable CRA solution for banks, we rely on counsel from a diverse group of industry professionals. Each year we gather to discuss changes in the regulatory environment and strategies that add value to our programs.

Pattie Corder, CRCM	<i>SVP & Compliance Officer, Monticello Banking Company, Monticello, KY</i>
Robert Harris	<i>VP & Community Lending Officer, BancorpSouth Bank, Tupelo, MS</i>
Kevin Kane	<i>President and Owner, Financial Regulatory Consulting, Inc., New York, NY</i>
Nancy Malinconico	<i>1st VP/Chief Compliance Officer & CRA Officer, Kearny Bank, Oakhurst, NJ</i>
Charlie Schwabe	<i>EVP & Chief Risk Officer, Howard Bank, Ellicott City, MD</i>
Wanda Stevens	<i>Vice President, Texas Bankers Association, Austin, TX</i>
Keith Turbett	<i>SVP & CRA Manager, First Tennessee Bank, Memphis, TN</i>
Bruce Wright	<i>SVP and East Regional Manager, Lake City Bank, Warsaw, IN</i>



3 Pendleton Community Bank - Franklin, WV



Wayne County Bank - Waynesboro, TN

Meet the Staff

Our dedicated staff strives to serve our bank partners with accurate and informative documentation and prides itself on providing outstanding, one-on-one customer service to help your bank earn the CRA credit it deserves for protecting the elderly residents in your community.



Edward J. Gentry
Chairman,
President & CEO



Terry B. Rooker
President of
Senior Crimestoppers



Thomas J. Fehrmann
CFO & COO



Kay Joest
Vice President &
Managing
Director of Senior
Crimestoppers



Judy Holcomb
Vice President &
Assistant Program
Director of Senior
Crimestoppers



Sue Shaffer
Vice President of
Relationship
Development



Lori L. Millar
Vice President of
Communications
& Marketing



Gordon Bateman
Vice President
& Controller



George Clinard
Vice President &
Relationship Manager



Shea Gabrielleschi
Assistant Vice President
of Marketing & Sales



Centier Bank - Merrillville, IN



Mercer County State Bank - Sandy Lake, PA

Crime Against the Elderly and Elder Financial Exploitation Are a National Epidemic



Approximately one in 10 Americans age 60+ have experienced some form of elder abuse which can be physical, sexual, psychological, emotional, gross neglect, financial or a combination of any of these. Estimates range as high as 5 million elders who are abused each year. One study estimated that **only one in 14 cases of abuse are reported to authorities.**

- NATIONAL COUNCIL ON AGING

One out of every five citizens over the age of 65 has been victimized by a financial scam **losing approximately \$2.9 billion last year alone.** People over 60 make up the largest age group to be defrauded, and experts say it will only get worse as the population ages.

- THE FEDERAL TRADE COMMISSION

\$2.9
BILLION



One in three U.S. nursing homes were cited for violations of federal standards that had potential to cause harm or that had caused actual harm to a resident. Nearly one out of 10 homes had violations that caused residents harm, serious injury, or placed them in jeopardy of death.

- NATIONAL COUNCIL ON ELDER ABUSE

In the News

The New York Times

Six women in three different nursing homes accuse one man of rape and abuse.

CBS NEWS

Scam artists go where the money is and 44% of all the wealth in America lies with baby-boomers whose numbers are growing by 8,000 people per day. Scammers are here to stay.

NBC NEWS

Nursing home patient rushed to a hospital in critical condition, suffering from pneumonia, dehydration and a body temperature lower than 80 degrees from obvious caregiver neglect.

abc NEWS

Veteran's home worker arrested on charges of attempted murder for elder abuse after allegedly attacking a patient in his care.

Chicago Tribune

The federal government cited more than 1,000 nursing homes for mishandling or failing to prevent alleged cases of rape, sexual assault and sexual abuse over a five year period. Nearly 100 of these facilities were cited multiple times during this same period.

CNN

Three Residents Die Due to Misuse of Harsh Anti-psychotic Drugs for Annoying Other Patients and Nursing Home Staff.



Powered by the
Senior Housing Crime Prevention Foundation

Senior Crimestoppers is a Proven Solution

Crime against residents in senior living facilities is a longstanding, well-documented problem.

The mission of Senior Crimestoppers is to deliver a crime prevention program to our nation's senior housing facilities that ensures an enhanced quality of life combating theft, abuse, and neglect in the lives of vulnerable seniors.

The Senior Crimestoppers program is a coordinated group of components designed to reduce and/or prevent the occurrence of incidents of crime in senior housing communities. Incidents covered under the program

umbrella include, but are not limited to: abuse, neglect, fraud, theft, vandalism, sub-standard care, or any type of unethical behavior.

The program can be used to aid facilities with corporate compliance because the toll-free tips line can be accessed from any location at any time for effective and efficient distribution of information.

For more information visit www.SeniorCrimestoppers.org

Program Components

- Toll-free tips line, operated 24/7 for anonymous information about incidents of wrongdoing. Cash rewards up to \$1,000 are paid anonymously to overcome fear and apathy.
- Personal lockboxes are installed in the room of each resident to provide a way to store sentimental items in a secure manner and serve as a constant reminder that the program is in place.
- Charter plaque and signs placed in and around the property inform all who enter the facility that crime is not tolerated.
- Continuing education provided for management and staff. Ongoing training serves as continual reinforcement of the facility's "Zero Tolerance" policy.



95%
Reduction in Crime

Positive Community Impact

Participation in our programs has several positive impacts on local communities. The proceeds from the loans and investments purchase instruments that help low- and moderate-income people find affordable housing, obtain low-interest home mortgages, receive affordable healthcare services, etc. The cumulative community impact through the collateral purchased on behalf of our bank partners is approximately \$269 Million.

These are a few powerful ways we impact communities nationally.

- 9,065 affordable rental housing units
- 893 home mortgages for low- and moderate-income families
- \$250,000 in affordable healthcare services
- \$856,000 in economic development
- \$19.1 million in statewide homeownership programs and down payment assistance
- \$4.5 million in job creation and small business development
- \$25.3 million to states and municipalities for services to low- and moderate-income families



Cumulative Community Impact

Excerpts from CRA Performance Evaluations

*CRA Partners, powered by the Senior Housing Crime Prevention Foundation (SHCPF)

Ameris Bank, GA

Ameris Bank demonstrated an adequate performance under the investment test in the Savannah, GA MSA assessment area. Current period investments that benefit this assessment area include a \$500,000 dollar stock purchase through the Senior Crime Prevention Foundation, which provides resources for nursing homes that address the financial needs of the elderly. Ameris also made a \$1,000,000 preferred stock purchase in the Foundation in the Dothan, AL MSA.

- FDIC, Atlanta Office

Berkshire Bank, MA

An investment obtained through the Beacon Federal Bank acquisition, Berkshire Bank has pledged a total of \$3.0 million to provide on-going, effective crime prevention programs that promote safe environments for low- and moderate-income senior housing residents. The Foundation uses these investments to support the Senior Crimestoppers program for low- to moderate-income seniors residing in senior housing facilities in Onondaga County in New York and Warren County in Tennessee. The current book value of this investment was \$3.0 million. (Syracuse AA and Tennessee AA)

- FDIC, Boston Region, New York Office

Branch Banking and Trust Company, NC

The SHCPF combats financial abuse of the elderly by providing tools, resources, and training at nursing homes and assisted living facilities. Their mission is to provide safe and secure living environments to senior housing and veteran's home



The Bank of River Oaks - Houston, TX



The Savings Bank - Wakefield, MA

residents through the administration of the Senior Crimestoppers program, which provides lock-boxes, signage, a telephone hotline for crime reporting, and cash rewards. Since 2010, the bank has pledged investment bonds on behalf of the SHCPF which earn interest of which a percentage is kept for its operations. The interest retained is used to fund programs, which is considered a community development grant. During the evaluation period, the bank contributed a total of \$2.1 million in grants to the program, which is included within the bank's total charitable contributions.

- FDIC, Atlanta Office

Cadence Bank, AL

In particular, the bank made a loan for \$13.5 million to an organization that is a provider of nursing home and independent and assisted living housing targeting LMI senior citizens in their AA's.

- OCC, Assistant Deputy Comptroller,
Midsize Bank Supervision, Washington, DC

Centier Bank, IN

A \$500,000 investment was made in 2013 benefitting a crime prevention foundation. The yield from this investment is used by the Foundation to support 71 low- and moderate-income seniors residing in a senior housing facility located in Plymouth. Also a \$1 million investment was purchased and the yield from this investment is used by the Foundation to support 120 low- and moderate-income seniors residing in a senior housing facility located in Lafayette. In addition, the bank purchased a \$1 million investment and the yield from this investment is used by the Foundation to support 130 low- and moderate-income seniors residing in a senior housing facility located in Mishawaka, and another \$500,000 investment was purchased benefitting a crime prevention foundation. The yield from this investment is used by the Foundation to support 191 low- and moderate-income seniors residing in a senior housing facility located in Fort Wayne.

- FDIC, Chicago Office

First Columbia Bank & Trust Co., PA

In 2016, FCBT originated a \$500,000 loan to an organization that provides a program supporting low- and moderate-income seniors residing in a senior living facility in Danville (Montour County). The loan was secured by an investment in the Community Reinvestment Act Qualified Investment fund. The loan proceeds provide affordable housing for approximately 172 residents.

- FDIC, New York Office

First Command Bank, TX

FCB's loan performance reflects adequate responsiveness to CD needs. FCB originated one CD loan in the amount of \$500,000 to the Senior Housing Crime Prevention Foundation (SHCPF) during the evaluation period. The loan was first originated in March 2011, and is re-underwritten annually after financial information and repayment performance on the loan is considered. The sole objective of SHCPF is to reduce crime in the nation's senior housing facilities and to provide on-going, effective crime prevention programs that promote safe and secure environments for senior housing residents. The proceeds of the loan were used to fund SHCPF's Veteran's Initiative in the state of Texas. Specifically, the bank's funds are used in providing safe, secure crime-free residences to 20 of the 156 Veterans residing in the Clyde W. Coper Texas State Veterans Home located at 1300 Seven Oaks Road in Bonham, Texas. Of these residents, 87 of them, or 55%, are low-to-moderate income individuals.

- OCC, Fort Worth Field Office

First Farmers and Merchants Bank, TN

Most notably, the bank holds investments of about \$2.4 million that benefit both of the bank's assessment areas. During the review period, the bank invested \$1.5 million in a qualified CRA investment fund that invested in a Low-Income Housing



BB&T - Winston-Salem, NC



National Cooperative Bank, N.A. - Hillsboro, OH

Tax Credit (LIHTC) project and bonds backed by mortgages for low- and moderate-income homeowners in the bank's assessment areas. The bank pledges 1.0 percent of the dividend income from this bond to the SHCPF Senior Crimestopper's program. This program is designed to reduce and/or prevent the occurrence of crime in long-term and senior housing communities.

- Federal Reserve Board, Atlanta Office

First International Bank & Trust, ND

The bank originated a \$500,000 community service loan each year (2012, 2013, and 2014) to support a foundation with the purpose to ensure the safety, security, and protection of nursing home and United States Department of Housing and Urban Development senior housing residents against crime. These loans were originated in the Fargo, ND-MN MSA, Nonmetropolitan Minnesota Assessment Area, and the Phoenix-Mesa-Glendale, AZ MSA.

- FDIC, Kansas City Office

GrandSouth Bank, SC

GSB donates \$5,000 annually to the Senior Housing Crime Prevention Foundation Investment Corporation (SHCPF). The organization supports several long-term housing facilities that are located in the Greenville County area. The individuals occupying these facilities are typically considered low-to moderate-income individuals since their incomes are fixed and are funded by government subsidized programs. The facilities provide crime free residences for individuals residing in these facilities.

- FDIC, Atlanta Office

Landmark Community Bank, TN

In 2015, the bank originated a \$1 million loan benefitting an organization that provides services to senior living centers

that primarily house low- and moderate-income individuals. The loan proceeds were used to purchase a qualifying CRA Fannie Mae Pool in Nashville and a pool for moderate-income borrowers in Memphis.

- FDIC, Dallas Region, Memphis Office

Live Oak Banking Company, NC

Live Oak Bank renewed a \$500,000 loan in 2014 to the Senior Housing Crime Prevention Foundation (SHCPF). The SHCPF supports the Senior Crimestoppers Program for low- and moderate-income seniors residing in senior housing facilities within the assessment area. The Foundation used the loan funds to purchase a mortgage-backed security with a community development purpose serving the bank's assessment area or a broader state-wide area that includes the bank's assessment area. The bank continues to partner with Senior Housing Crime Foundation through the two \$500,000 loans currently secured by a GNMA MBS Bond. The annual income of \$11,250 from the bond has funded expenses in 2013, 2014, and 2015 of the Senior Crimestopper Program. The bank's investment supports the operation of the Senior Crimestopper Program for 259 low- and moderate-income individuals residing in three senior living facilities.

- FDIC, Atlanta Office

Metairie Bank & Trust Company, LA

The bank made a \$500,000 below market-rate loan with a term of one year to the SHCPF for the purpose of purchasing a community development security providing housing for LMI persons. This loan was subsequently renewed in 2012 and 2013 (not automatically). The bank made a separate \$500,000 below market rate loan with a term of one year to the SHCPF in 2012 also for the purpose of purchasing a community development security providing housing for LMI persons. This loan was subsequently renewed in 2013 (not automatically).



The interest from these community development securities are retained to fund housing facilities for low- and moderate-income senior citizens is given consideration as a community development grant.

- FDIC, Dallas Region, Memphis Office

Milford Federal Savings and Loan Association, MA

The bank has three prior period investments, two investments in a Senior Housing Crime Prevention Foundation, and one in an Access Capital Community Investment Fund. The Senior Housing Crime Prevention Foundation investment benefits low- and moderate-income individuals. The first investment of \$500 thousand assisted in providing secure crime free affordable housing to 73 low- or moderate-income seniors residing in a senior housing facility located within MA AA 1. The second investment of \$250 thousand helped provide affordable housing to 10 of the 164 veterans residing in the Soldiers Home of Massachusetts. All of the veterans living at the facility are considered low- or moderate-income individuals. The Soldiers Home is located in a broader regional area that includes the Bank's AA.

- FDIC, Boston Office

Select Bank & Trust Company, NC

The bank invested \$500,000 in Senior Housing Crime Prevention Foundation (SHCPF) bonds in 2015. The investment is fully backed by a qualifying community development investment in the bank's assessment areas. SHCPF helps provide safe and secure crime free residences for low-and moderate-income seniors living in senior housing facilities in North Carolina. In addition, two employees provided financial literacy and fraud protection training to LMI seniors at assisted living centers to earn community development service test credit.

- FDIC, Atlanta Office

An Innovative Tool to Earn CRA Service Test Credit

Preventing Elder Financial Abuse Toolkit

Elder financial abuse is growing rapidly, and bankers are often relied upon as the front line of defense in the protection of their customers, and as a provider of prevention education and information for elderly customers and their adult children.

Our knowledge of the older American population and their challenges led us to produce the Preventing Elder Financial Abuse Video Toolkit. This comprehensive tool gives banks the ability to educate family, friends, those in social organizations, and communities at large on how to look for signs of elder financial abuse and how to prevent it. Adapted from the FDIC/CFPB Money Smart for Older Adults, the content is reliable and accurate.

To increase the chances of receiving service test credit, banks should take attendance at the event and identify the number of LMI individuals viewing the presentation. You can do this by including income ranges for the attendees to check. If 51 percent or more of the audience is LMI, your examiner is likely to consider the event as qualifying for service credit.



For more information, visit www.SHCPFfoundation.org or call 877-232-0859.



OceanFirst Bank - Toms River, NJ



Toolkit used by a branch manager in a 55+ senior center in Sun City, FL

Cadence Bank - Birmingham, AL

Enhanced Quality of Life Programs

Time of Your Life

As an added benefit of the Senior Crimestoppers program, each sponsored senior living facility receives the *Time of Your Life*, a nostalgic video series designed to invoke memories from the past and aid the seniors in remembering and reliving the “good ole days” with a focus on history, music, news, sporting events, and pop culture from the 1920s through 1980s.

Sponsoring banks have used the release of the video as an opportunity to create special viewing events which can build meaningful relationships with the residents, employees, and family members that work and visit the facility. Events range from a Roaring Twenties “movie night” complete with fancy hats and feather boas to a movie theater-like event complete with popcorn, old fashioned concession candy and an old soda fountain, while others provide an outdoor “drive-in” atmosphere. No matter how banks chose to use this video series, everyone ended up saying “Weren’t those days The Time of Your Life?”



Wish Comes True

In addition to the components of the Senior Crimestoppers program, the *Wish Comes True* program is made available annually to provide each sponsored senior facility a chance to improve the quality of life for one or more elderly residents as a benefit received from the sponsoring bank.

The wishes are as varied as the residents that receive them. Some wishes are voted on by a committee to improve the life of one resident and some wishes are enjoyed by everyone living in the facility. Granted wishes include: a trip to a major league baseball game including tickets, transportation, and food; an outdoor mobility/tranquility garden equipped with stairs and inclined paths to help with rehabilitation efforts while enjoying the outdoors; an Easter parade complete with Easter baskets and bonnets; a trip to the local aquarium; a 103 year old resident's wish to see a traditional pow wow like she performed when she was growing up; and a video gaming system to keep in the common area so the residents can keep their minds strong and keep their muscles moving while having fun competing on teams against each other. And the list goes on.



Banks Can Protect Elderly Veterans With the Senior Crimestoppers Program

We have joined the Independent Community Bankers of America (ICBA) and the American Bankers Association (ABA) to help ensure that 40,000 Veterans living in 160 state Veterans nursing homes in the U.S. are able to live out their lives in safe and secure environments free from the daily fear of crime, abuse, neglect, hostility and deprivation of personal freedom, as provided through the Senior Crimestoppers program.

When Veterans homes are sponsored within a bank's assessment area, banks can protect our nation's Veterans and enjoy guaranteed CRA credit through several funding options. Without overhead or administrative burden, banks can enhance the quality of life for Veterans and receive positive public relations within their community where one in every six people is a Veteran or a family member of a Veteran.



Bankers in Action

Through sponsorship of the Senior Crimestoppers program in local senior care facilities, bankers make a big difference in the lives of seniors by improving their quality of life. There is no better investment in a community than to provide safe and secure living environments for the very ones that made our cities and towns what they are today. Every bank involved in protecting seniors should take great pride in enhancing their quality of life and letting them know that they are truly cared for.

“Senior Crimestoppers will help to protect seniors from crime, which improves the quality of life in their nursing home community and ours. It’s just the right thing to do!”

*– Keith Turbett, SVP & CRA Manager,
First Tennessee Bank, Memphis, TN*



Landmark Bank – Memphis, TN



Armed Forces Bank – Kansas City, MO



MidWestOne Bank – Iowa City, IA

Bankers in Action *(continued)*

"We don't think we realized how important our support was until we spoke with the residents and saw first-hand how much this program means to them."

*- Bruce Wright, SVP and East Regional Manager,
Lake City Bank, Warsaw, IN*



First Priority Bank - Malvern, PA



Renasant Bank - Tupelo, MS



Seacoast Commerce Bank - San Diego, CA



Standard Bank - Monroeville, PA



CB&S Bank - Russellville, AL



Citizens First Bank - Bowling Green, KY

"The partnership with CRA Partners helps meet our CRA goals. I've been most impressed with how seamless the process has been and how all of the marketing materials are provided for us."

*- John Poole, Chief Executive Officer,
Carolina Alliance Bank, Spartanburg, SC*

"Our bank is fully committed to a higher purpose - playing an effectual and supportive role through funding programs like Senior Crimestoppers within our city's underserved and low- to moderate- income neighborhoods to help them stay safe and have piece of mind."

*- Mark D. Troth, President,
The Bank of River Oaks, Houston, TX*



Pinnacle Financial Partners - Nashville, TN



Midland States Bank - Effingham, IL



Lake City Bank - Warsaw, IN



First Guaranty Bank - Hammond, LA



Darien Rowayton Bank - Darien, CT



R Bank - Round Rock, TX



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