Thank you for your interest in CRA Partners.

As the new Chairman of CRA Partners, it’s indeed a pleasure to serve America’s Community Banks in yet another role. Leadership at the ICBA tapped me on the shoulder to join CRA Partners to help the excellent team here to metamorphosize the organization as community banks are handed a new CRA. And that’s exactly what we plan to do. Our successful Senior CrimeStoppers program has served our communities well and we will continue our quest to protect America’s senior citizens against elder abuse and provide a secure experience in our local retirement facilities.

Community banks are going to need guidance and council as we are presented with a new CRA and we have already added to staff in order to begin that process. Our president, David Lenoir, has grand plans of adding even more opportunities for community banks to help them keep better their rating not just because it’s a requirement, but because it’s the right thing to do.

Thank you for your interest and support and we welcome you to join us on our journey as we enter this new age of CRA Partners.

Sincerely,
G. Scott McComb
Chairman, CRA Partners
Chairman & CEO, Heartland Bank

As we continue to emerge from the pandemic, the proliferation of scams has continued to increase, particularly those targeting the elderly population. The good news is that yet again, we increased the number of facilities and residents protected by our programs. Those figures are now our highest ever! While there is still a lot of work to be done in this arena, we are pleased with the progress made during another difficult year. Bankers around the country continue to join our crusade to fight this plague by providing funding to allow us to expand our mission; and for that we - and thousands of residents, family members, staff members, operators and owners - are extremely grateful. Without bank involvement we cannot do what we do.

We were delighted to be able to make more personal visits to our protected facilities this year and get to interact with everyone in a way that has been difficult since 2020. It has been wonderful to connect with new partners and reconnect with long-time ones. This Community Impact Review will once again highlight and share stories of how our programs are positively impacting the elderly who are residing in care facilities of all types. Thank you for your continued support and commitment to assist us in expanding our protection programs to include even more seniors and care facilities.

May 2023 bring health and happiness to us all.

Sincerely,
Terry B. Rooker
President, SHCP Foundation
We wish it weren’t true, but... the problem of elder abuse continues to grow.

Regrettably, our Foundation is even more relevant today than it was 22 years ago when it was first founded. As America’s older population grows, elder abuse continues to grow, particularly in the areas of financial abuse and cyber-crime.

Persons 65 years or older now represent 16% of the population. This is expected to be 21.6% by 2040. The CFPB found that American financial abuse victims over 70 lost on average $41,800 to fraud. Estimates of elder financial abuse and fraud costs to older Americans range from $2.6 billion to $36.5 billion annually. Unfortunately, it is assumed that all fraud numbers are grossly marginalized due to widespread underreporting.

Additionally, elders who have been abused have a 300% higher risk of death when compared to those who have not been mistreated.

“Thank you for sending the remaining Crimestopper lock boxes! We received them all and they are being mounted in each room now. You are great and we feel honored to be the recipient of this great organization’s generosity in helping our residents be safe and secure.”

Jeremy Frehner, Administrator - Seasons Health & Rehabilitation, St. George, Utah
NATIONAL 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 2022, the cumulative impact was greater than it has ever been before.

Our mission at CRA Partners is to protect and enhance the lives of senior citizens through our meaningful turnkey CRA compliance program 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.

239 Supporting Banks
954 Facilities in Program
115,213 Seniors Protected

LOCAL IMPACT

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$400m total impact!

26,265 Affordable Rental Housing Units
$10.1 Million in Economic Development

$250,000 in Affordable Healthcare Services
$121.4 Million in Statewide Homeowner-ship Programs and Down Payment Assistance

1,691 Home Mortgages for Low- to Moderate-Income Families
$4.7 Million in Job Creation and Small Business Development

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$400m total impact!
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®
Financial fraud prevention education

Senior Secure®
Facility protection and education

Senior Crimestoppers®
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

Time of Your Life
nostalgic video series showing movie scenes, news reels and music from past decades

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 each year. 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 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. Each year we send you detailed documentation for your CRA exam
5. We track your exam schedule and contact you before each exam

Our Senior Housing Crime Prevention Foundation is deemed a “CRA Certified Nonprofit” by findCRA, a company that offers a centralized research platform and consulting services to assist banks and nonprofits throughout the nation in their Community Reinvestment Act efforts.
Any bank or senior facility participating in our programs get 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
- Stopping Robocalls
and more.

CO-BRANDING
We’ll 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.

“Thanks so much for your partnership and for your assistance! We appreciate everything you and the team at CRA Partners/SHCPF are doing.”
Austin Bair, Senior Community Reinvestment Officer - Lake City Bank, Warsaw, IN

“Thank you for your generous donation to Saint Anne Communities. We have a resident whose wish to ride a horse will come true this Christmas! God Bless.”
Miranda Haupert, Fund Development/Marketing Specialist - Saint Anne Communities, Fort Wayne, IN
Continuing to find their way through the Pandemic has been a long struggle for healthcare facilities, particularly those that serve seniors. There were unplanned expenses for revamping ventilation systems, masks and gowns, hand sanitizer stations, plexiglass dividers, and more. Residents experienced increased isolation when visitors were forbidden. During the height of the crisis, sponsored facilities were able to use Wish Comes True funding from our Foundation to cover some of the costs for necessary health and safety items, as well as for things like iPads and outdoor furniture so residents could remain safely in contact with loved ones. For quite a while we were unable to visit with these folks due to quarantine restrictions. Thankfully, 2022 saw restrictions being lifted and we were once again able to hold kick-off events to teach new facilities about the benefits of the program, as well as anniversary events to celebrate some of our longest-term partners. It has been wonderful to celebrate with you, and we are hopeful that we’ll be able to continue to strengthen these connections well into the future. We hope you enjoy the snapshots taken at these events we hosted all across the country.

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<th>Poston Housing</th>
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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.

Commercial Bank and Trust Company 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 at six area facilities: Latham Terrace, Shelby Station, St. Peter Manor, and Woodhollow Glen in our hometown of Memphis, TN, along with Davy Crockett Senior Center in Union City, TN, and Laurelwood Healthcare Center in Jackson, TN.

Mott Ford, Vice Chairman and CEO, of the bank said, “We have been in partnership with CRA Partners since 2002. Aside from the credit we receive for CRA, it has been a great investment in the communities we serve and has resulted in reduced crime for the residents of the homes in which we invest. We are proud of our affiliation with the program and look forward to our continued partnership.”

Banking staff have spent this year visiting with each facility to celebrate these long-term relationships. Pictured at left was a holiday ice cream social held at Latham Terrace. Administrators received gift baskets with fun items for the community room for residents to enjoy, and residents got gift bags with useful personal items.
Our dedicated staff is truly passionate about protecting vulnerable seniors across the country and providing our bank partners with superior customer service.

We are deeply grateful for the wonderful caregivers all across the country, as well as our tremendous supporting partners!