

# COMMUNITY IMPACT REVIEW



## FROM OUR CRA PRESIDENT

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Thank you for taking a moment to read our Community Impact Review. Our mission at CRA Partners is to provide safe and secure living environments for residents of senior care facilities across the country. As you will see, our bank partners are protecting thousands of senior housing residents nationwide by funding Senior Crimestoppers, our proven crime prevention program. In this report, we explain in detail how your bank can earn credit on your Community Reinvestment Act performance evaluation by protecting low- to moderate-income seniors through participation in our turnkey compliance program.

In the changing financial and regulatory landscape, it is an exciting time here at CRA Partners. I was grateful and truly honored for the opportunity to join CRA Partners in the fall of 2018. It is a privilege to work

with such a hard-working, enthusiastic staff and board of directors who are passionate about our mission of protecting the elderly. Furthermore, I'd like to thank our network of partners—banks, bankers associations, and healthcare associations—across the country that are dedicated to enriching their communities. Our work would not be possible without you, so I would like to extend my deepest appreciation to you in your support of our mission.



David C. Lenoir  
Chairman, President and CEO



## FROM OUR CRIMESTOPPERS PRESIDENT

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Due to a growing elderly population and increasingly sophisticated scams, seniors today are more vulnerable than ever. The number of scams targeting the elderly has grown exponentially and the money lost by financial exploitation victims each year is estimated in the billions. We designed this report to equip you to lead the fight against elder abuse in your community. We provide current information about the problem of elder abuse in its many forms as well as details on how our Senior Crimestoppers program operates in local low- to moderate-income senior care facilities to prevent and deter crime.

To our bank partners, this Community Impact Review shares stories of the impact you are making—not only are you keeping seniors safe through the security aspects of our program, but you are also enhancing their lives through initiatives like the annual Wish Comes True grant and Time of Your Life video series. We are incredibly grateful to our community-minded bank partners for your continued support of the elderly and our program.

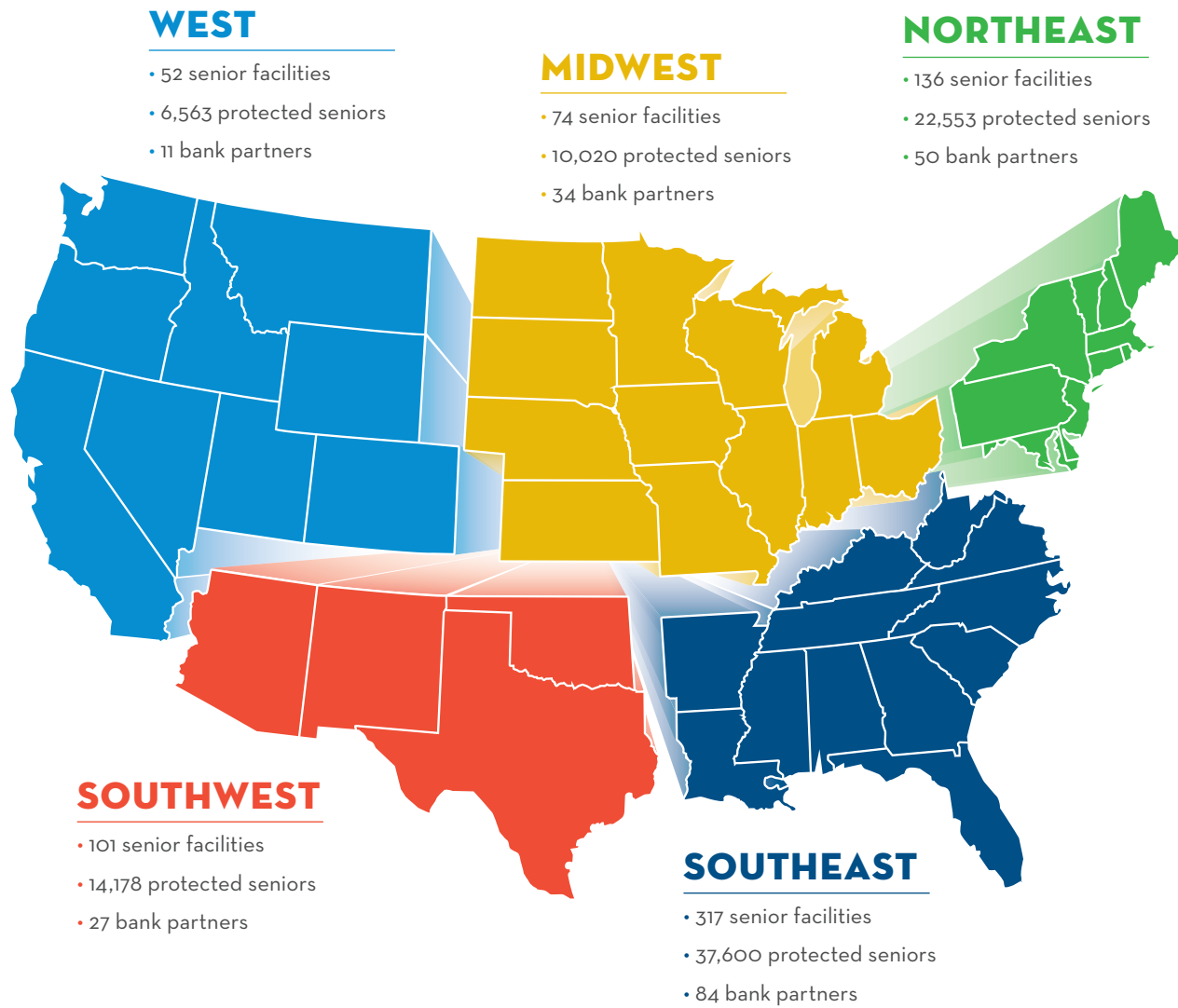


Terry B. Rooker  
President



# COMMUNITY IMPACT

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 Senior Crimestoppers, our proven crime prevention program, in CRA-qualified senior living facilities across the country. With the help of our bank partners, our program is impacting the lives of senior citizens nationwide.



“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.”

Mott Ford, Vice Chairman & CEO  
Commercial Bank & Trust Company, Memphis, TN

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.

**\$343m**

approximate cumulative community impact through collateral purchased on behalf of our bank partners



**13,390**

Affordable Rental Housing Units



**1,304**

Home Mortgages for Low- to Moderate-Income Families



**\$250,000**

in Affordable Healthcare Services

**\$7.5m**

in Economic Development

**\$20.2m**

in Statewide Homeownership Programs & Down Payment Assistance



**\$28.9m**

to states & municipalities for services to low- and moderate-income families

**\$4.7m**

in Job Creation & Small Business Development



# THE CRIME OF THE 21ST CENTURY

Known by many as the “crime of the 21st century,” elder abuse can be defined as any act by a relative, caregiver, or any other person that causes harm or serious risk of harm to a vulnerable adult. Abuse can come in many forms, including physical, emotional, sexual, and financial. As the elderly population in America continues to grow, it is more vital than ever to understand the facts of elder abuse and equip individuals and institutions to detect and prevent it.

Elders have a **300%** higher risk of death when they are abused.

**1 IN 10** Americans age 60+ experience some form of abuse in any given year.

Approximately **\$2.9b** is lost each year to elder financial exploitation (and recent studies show this is a low estimate).



**ONLY 1 IN 14**

cases of elder abuse is reported to adult protective services or law enforcement.

**OVER 13%** of older Americans

are victims of financial fraud each year.

U.S. banks reported a record **24,454 CASES**

of suspected elder financial abuse to the Treasury Department in 2018, a 12% increase from 2017 (and double the amount from five years prior).



**10,000** Americans turn 65 every day.



**BY 2030,**

- all baby boomers will be older than 65.
- 1 in 5 in the U.S. will be retirement age.

**BY 2035,**

- adults 65 and older will outnumber children for the first time in U.S. history.

**BY 2040,**

- adults 85 and older will increase by 126% compared to 2016.

**1.4 MILLION** Americans live in 15,634 nursing homes.

“Our seniors have contributed so much to our community during their lifetimes, and now it’s time we look after them. We are deeply appreciative of the Senior Crimestoppers program for helping us in our efforts to protect our residents and keep them safe.”

Jim Piepenbrink, Administrator, Judson Care Center, Cincinnati, OH

# ELDER ABUSE IN THE NEWS

**“Elder abuse happens more than you think.”**

“Elder mistreatment has many faces—from financial exploitation to physical and emotional abuse. About 10 percent of those 60 and older are reportedly affected by it in the United States.”

– Washington Post

**“New data show hundreds of thousands of elder abuse cases even with huge reporting gaps.”**

“I think elder abuse is more prevalent... As our population continues to grow and is getting older—our 60 and older population, we’re going to continue to see these types of numbers.”

– USA Today

**“Secret VA nursing home ratings hide poor quality care from the public.”**

“Can you imagine the thousands and thousands and thousands of veterans who sit in these places and act compliant because they don’t have a choice.”

– USA Today

**“Scamming Grandma: Financial Abuse of Seniors Hits Record.”**

“U.S. banks reported a record 24,454 suspected cases of elder financial abuse to the Treasury Department last year, more than double the amount five years earlier, according to government data.”

– The Wall Street Journal

**“The nation’s oldest veteran fell victim to identity theft.”**

“Scammers stole the identity and banking data of Richard Overton, a 112-year-old World War II veteran living in Austin, Texas.”

– CNBC



# SENIOR CRIMESTOPPERS



In an effort to combat the growing problem of elder abuse, we developed a nationwide crime prevention program funded exclusively by our bank partners.

Based on your CRA needs, we implement the Senior Crimestoppers program in a CRA-qualified nursing home, HUD community, or state veterans home in your assessment area. Our proven program includes a coordinated set of components that work together to prevent crime and enhance the lives of vulnerable low- to moderate-income seniors.



## 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



## PROGRAM SIGNAGE

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



## ONGOING TRAINING

to ensure facility staff is educated and equipped to operate program



**95% REDUCTION**  
in overall crime in member facilities since 2000

Your bank's sponsorship ensures more than just safety and security. Sponsored facilities receive these quality of life programs at no cost. They are a great way for your bank to interact with the seniors you protect.

## "WISH COMES TRUE" PROGRAM

Annual grant funded by your participation that grants a wish to a resident or group of residents in your sponsored facility. We will send you the check each year to present to your facility.

## "TIME OF YOUR LIFE" VIDEO SERIES

Nostalgic 6-part series that captures life's most memorable and entertaining moments in television, news and music from the 1930s through the 1970s. Many bank partners host movie nights at their facility.

Visit [seniorcrimestoppers.org](http://seniorcrimestoppers.org) for more information about the program.



*"Senior Crimestoppers has added another layer of protection to our facility and continues to make it a safer place to live and work. The personal lockboxes for our residents and the 24 hour tip line to report crime incidents have been particularly useful services."*

Julie Doughan, Administrator, Crowne Health Care of Mobile, Mobile, AL

# WISH COMES TRUE

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One of the most impactful components of our Senior Crimestoppers program is the annual Wish Comes True grant. Senior Crimestoppers offers this grant on the behalf of the bank to their sponsoring facility each year so the facility can have the means to do something special for their residents. Over the years, Wish Comes True funds have been used for zoo memberships, senior prom night, music therapy programs, bingo machines, and much more. Below are some recent examples of how our bank partners helped make their protected residents' wishes come true.

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## AN ANNIVERSARY CELEBRATION

Ruth Monahan is a resident of Bridgeway Care and Rehabilitation Center, a skilled nursing facility in Bridgewater, NJ. her husband, Mike, comes to visit her as often as he can. Last year, Mike expressed to the Bridgeway staff that they had never been able to properly celebrate their wedding anniversary.

Somerset Savings Bank in Bound Brook, NJ, has sponsored the Senior Crimestoppers program in Bridgeway Care and Rehab Center since 2016, through their partnership with CRA Partners. In 2018, The Bridgeway staff decided to use their Wish Comes True funds from Somerset Savings Bank to help the Monahans finally have the opportunity and means to celebrate their marriage.

The staff arranged a private luncheon for the couple so they could spend quality time together and enjoy their 44 years of marriage. Mike gave Ruth a bouquet of her favorite flowers and they exchanged personalized cards. They shared a meal from their favorite local Italian restaurant, followed by their favorite dessert—chocolate cake with strawberries on top. After the meal, the couple flipped through their wedding photo album and reminisced on their wedding day and their lifetime of memories together. According to Bridgeway, “There was a lot of love, smiles, and hugs shared on this special day.” Thanks to Somerset Savings Bank and Bridgeway Care and Rehabilitation Center, the wish of these two lovebirds finally came true.



## ELVIS VISITS THE VETS

The Illinois Veterans Home in Quincy recently used their Wish Comes True dollars from First Citizens Bank in Mason City, IA, to book an Elvis Presley impersonator to entertain their residents for an afternoon. According to Sara Colgrove, the activities director, the event was a hit. She described several of the residents' joy at seeing one of their favorite musicians perform—even residents who keep to themselves came to see the show and said they would go again. Another one of the residents had a life-size cutout of Elvis she donated as decorations for the event. One Navy Veteran said, “I had a wonderful time. I'm so glad I got my picture with Elvis!”

Showing appreciation for First Citizens Bank, Colgrove said, “On behalf of the Illinois Veterans Home at Quincy I would like to thank you for the Wish Come True grant. Our activities and events here at the Home are completely supported by donations. Thanks to your generosity we were able to provide our residents a show they won't soon forget!”

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## A HAPPIER NOTE

Bayshore Towers in Pasadena, TX, is a skilled nursing facility in the Senior Crimestoppers program, sponsored by Texas Citizens Bank in Houston, TX. In the late summer of 2017, the facility suffered damages from a natural disaster.

“We were hit by (Hurricane) Harvey and had to completely refurnish our senior assembly room. We lost everything. One of the most sentimental things we lost was our piano which several residents enjoy playing,” said Shelly Fuller, the former manager of the facility.

The Wish Comes True program allowed Texas Citizens Bank to play an instrumental role in replacing the beloved piano. Now the residents have the opportunity to come together and enjoy playing and listening to music in their assembly room once again.

Expressing her gratitude for the bank and Senior Crimestoppers, Fuller said, “On behalf of Bayshore Towers' senior residents, I want to thank you for your support and partnership with us as we provide a safe community.”



## 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
- ✓ 100% turnkey partnership with no administrative burden
- ✓ Detailed annual documentation for your bank's CRA exam
- ✓ Positive publicity and goodwill for your bank in the community
- ✓ Complimentary access to our Preventing Elder Financial Abuse toolkit

**30+** state banker associations endorsements

**20 YEARS** helping banks protect seniors

**200+** bank partners currently in our program

**95%** reduction in crime incidents in participating facilities

**100,000** seniors protected through Senior Crimestoppers

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 give you a list of available CRA-qualified facilities to sponsor in your assessment area
3. We install the Senior Crimestoppers program in your chosen sponsored facility
4. Each year we send you detailed documentation for your CRA exam
5. We track your exam schedule and reach out to you before each exam



Our Senior Housing Crime Prevention Foundation has recently been 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.

# PARTNER HIGHLIGHTS

Our goals would be unattainable without our bank 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 underserved and vulnerable in their community. Here are a few recent examples of banks in our program whose local involvement help us achieve our mission.



Since Seacoast Commerce Bank joined CRA Partners in 2014, the bank has made a considerable impact in their surrounding communities. In just the span of a few years, Seacoast has committed to five loans with CRA Partners and sponsors seven low- to moderate-income nursing homes in the San Diego and Los Angeles areas. Their support is singlehandedly protecting more than 500 seniors through the Senior Crimestoppers program. In February of 2019, the bank kicked off their most recent sponsorship of Abby Gardens nursing home in San Diego, CA.

"We are extremely grateful to Senior Crimestoppers and CRA Partners for allowing us to participate in this very important and worthwhile cause," stated Richard M. Sanborn, President & Chief Executive Officer of Seacoast Commerce Bank.



Lake City Bank in Warsaw, IN, sponsored their first nursing home through CRA Partners in 2010. As the bank has grown over the past decade, their CRA needs have grown as well. Throughout the years, they have continued to rely on CRA Partners to help fulfill their CRA needs in their expanding assessment areas. Currently, Lake City Bank sponsors five nursing homes in Indiana.

Most recently, they sponsored Belltower Nursing and Rehabilitation Center in Granger, IN, through a loan to CRA Partners. The event to kickoff their sponsorship was held at the facility in the spring of 2019.

"CRA Partners was right there to help us find the senior living communities that we needed in our growing assessment area," said Bruce Wright, SVP and Retail Banking Regional Manager. "I would encourage any financial institution that's looking for innovative ways to reach their CRA goals to consider CRA Partners."



Century Bank and Trust in Milledgeville, GA, made a commitment to protect elderly veterans in their community by joining CRA Partners in the fall of 2018. Two days after Veterans' Day, the bank kicked off its sponsorship of the Georgia War Veterans Home, a skilled nursing facility also located in Milledgeville. Members of the bank had the opportunity to visit and chat with facility residents and staff, law enforcement officers, and Senior Crimestoppers representatives and to see exactly where their funds would make a difference.

"The Georgia War Veterans Home has a tradition of providing quality care for our nation's veterans. Century Bank and Trust is proud to be a part of serving these men and women who have served our country and protected our way of life so faithfully," said Derek Williams, President and CEO of the bank.

"We provide skilled nursing care for veterans and frequently serve as their local family members," said Dennis Mize, the Executive Director of the facility. "Century Bank and Trust's commitment to our veterans allows Georgia War Veterans Home to have a more efficient and practical means of protecting our veterans' possessions."

CRA Partners is extremely grateful to Century Bank and Trust as well as the other partner banks in the program that sponsor veterans homes. These institutions are demonstrating their commitment to ensuring the safety of our nation's elderly veterans. Providing protection for senior veterans who once did the same for our country is a valuable and important cause.





# PREVENTING ELDER FINANCIAL ABUSE

Bankers are often seen as the front line of defense in protecting their elderly customers from financial abuse. A crucial part of that defense is proactive prevention education for the elderly and the community at large.

## OUR COMPREHENSIVE TOOLKIT

Adapted from the FDIC and CFPB's MoneySmart for Older Adults program, our Preventing Elder Financial Abuse comprehensive toolkit is 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 the event and identify the number of low- to moderate-income individuals attending the presentation.

## EDUCATION MADE EASY

- ✓ 30-minute video presentation
- ✓ Instant seminar complete with customizable press kit, attendee and bank training handouts.
- ✓ Content available online or in DVD format
- ✓ Bank Partners receive complimentary access to the toolkit
- ✓ Applicable for CRA service test credit when used at an event attended by low- to moderate-income individuals.



*"Bank of Labor has been a trusted financial partner in the Kansas City community since 1924. We believe this unique program is a great way for our banking professionals to give back and to protect vulnerable senior citizens who are often victims of financial crimes. The bank is committed to educating seniors to help them identify the warning signs of scams and other financial crimes."*

Robert McCall, President, Bank of Labor, Kansas City, KS



# 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**  
Chairman, President & CEO



**Terry B. Rooker**  
President of Senior Crimestoppers



**Thomas J. Fehrmann**  
CFO & COO



**Sue Shaffer**  
SVP, Sales & Marketing



**Shea Gabrielleschi**  
AVP, Sales & Marketing



**Carrie Callens-Moran**  
Senior Crimestoppers Program Administrator



**Ron Brooks**  
Relationship Officer



**Pat Kraemer**  
Accounting Specialist



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

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**Nancy Malinconico** 1st VP/Chief Compliance Officer & CRA Officer, Kearny Bank, Oakhurst, NJ

**Bruce Wright** SVP, Retail Banking Regional Manager Lake City Bank, Warsaw, IN



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