



Senior Housing Crime  
Prevention Foundation®

# COMMUNITY IMPACT REVIEW



CRA  
Partners®



Senior  
Crimestoppers®



Senior  
Secure™



Senior  
Sentry®



## FROM THE PRESIDENT

2020 – a year that we will never forget. The impact this year has made on all of us will be long lasting. Moreover, the impact on seniors has been unequalled. Thank you for your support of our mission to protect seniors, especially now.

Our mission is to provide safe and secure living environments for residents of senior care facilities. As you will see, our bank partners are protecting thousands of senior housing residents nationwide by funding our proven elder abuse and crime prevention programs – and we are so grateful for your support.

In this report, we share how banks protect low- to moderate-income seniors and earn CRA credit by supporting our turnkey programs. We are excited about the launch of two new programs – Senior Secure and Senior Sentry, in addition to our flagship program – Senior Crimestoppers. All these programs

advance our mission of protecting seniors and helping banks earn CRA credit. In the ever-changing financial, healthcare and regulatory landscape, it is truly an exciting time.

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 seniors. 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 extend my deepest appreciation to you in your support of our mission.



David C. Lenoir  
Chairman, President and CEO



## FROM THE PRESIDENT

The pandemic has created isolation for the elderly. Many have been forced to be separated from family and friends for their own health & safety. This has created depression and an exacerbation of cognitive and mental decline. All of these factors PLUS a growing elderly population have created a proliferation of increasingly sophisticated scams targeting seniors and their assets. 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.



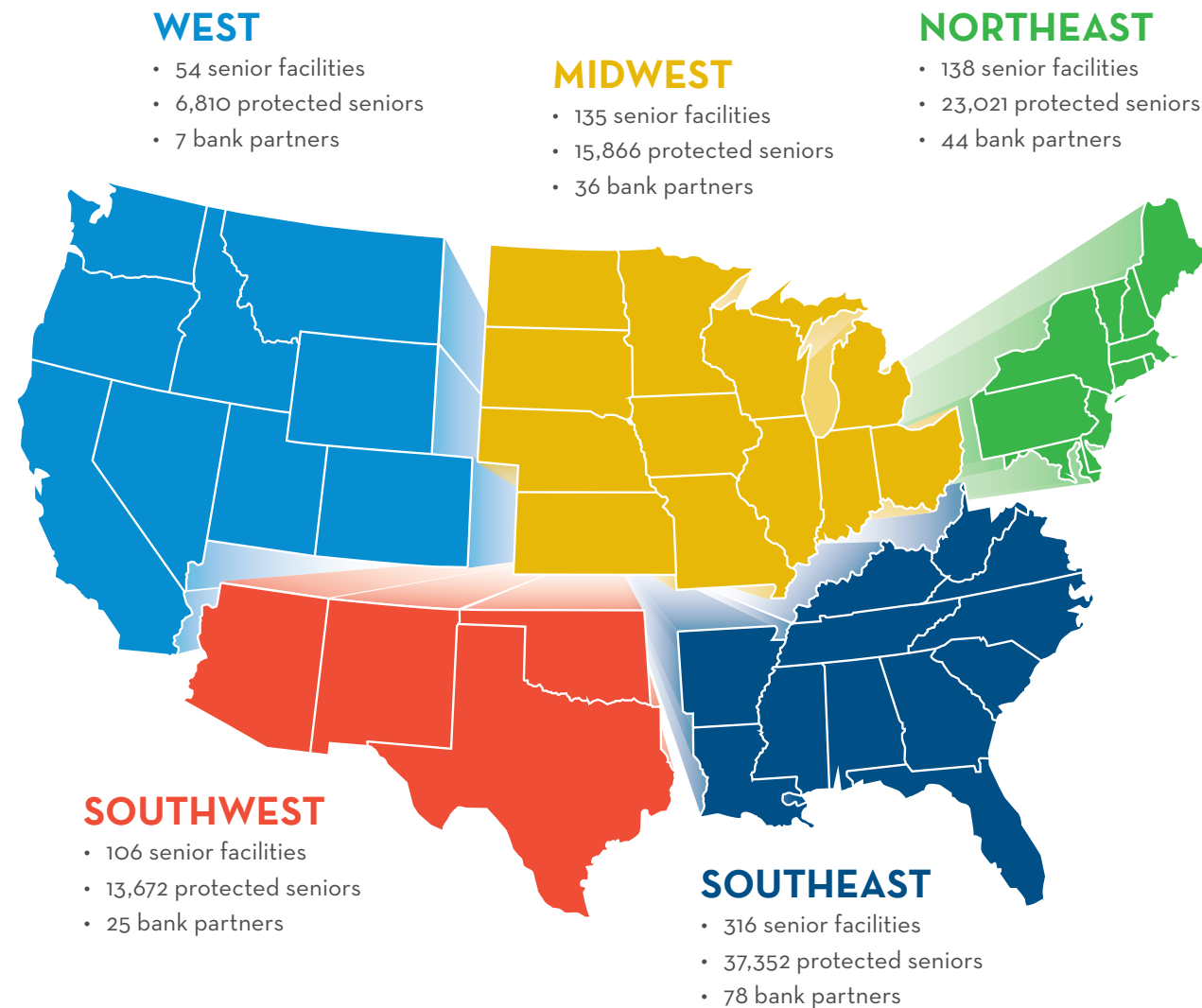
Terry B. Rooker  
President





# NATIONAL 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 our proven crime prevention programs 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.

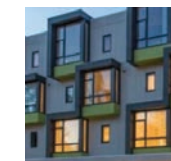


*“Our partnership enables us to offer solid and safe community development loan, investment or grant options, and a Senior Crimestoppers Program designed to provide a safe and secure environment for our senior citizens. Springs Valley is proud to be a part of this program.”*

Jamie Shinabarger, Vice Chairman & CEO  
Springs Valley Bank, Jasper, IN

# LOCAL 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.



**17,540**  
Affordable Rental Housing Units



**\$10.1m**  
in Economic Development

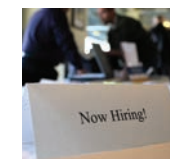
**\$250,000**  
in Affordable  
Healthcare Services



**1,289**  
Home Mortgages for Low-  
to Moderate- Income Families



**\$21.4m**  
in Statewide Homeownership  
Programs and Down Payment Aid



**\$4.7m**  
Million in Job Creation  
and 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.



*“We are happy to have supported the Senior Crimestoppers program for many years. We have supported a long-term senior care facility and one of the NC State Veterans homes through the program. Our commitment to these facilities is ongoing and we look forward to participating in them for years to come.”*

Joseph Lampron, EVP & CEO, Peoples Bank, Newton, NC

# ELDER ABUSE IN THE NEWS

**15.7% of people aged 60 years and older were subjected to some form of abuse.**

*“This is likely to be an underestimation, as only 1 in 24 cases of elder abuse is reported, in part because older people are often afraid to report cases of abuse to family, friends, or to the authorities.”*

– World Health Organization

**One U.S. survey of nursing home staff reported that 36% of respondents witnessed at least one incident of physical abuse of an elderly patient that year.**

*“Forty percent stated that they themselves had psychologically abused patients, while 10% admitted to physical abuse.”*

– Aging In Place

**Elder financial fraud and scams is a common problem, affecting approximately 1 of every 18 cognitively intact, community-dwelling older adults each year; it requires further attention from researchers, clinicians, and policymakers.**

*“Elder financial fraud-scam prevalence findings likely underestimate the true population prevalence.”*

– American Journal of Public Health

**Each year, millions of older Americans are targets of telemarketing fraud, internet fraud, and other scams.**

*“The U.S. Government reported that \$40 billion are scammed from people over the phone yearly.”*

– The Journal of Elder Abuse and Neglect





In an effort to combat the growing problem of elder abuse, we've developed three nationwide crime prevention programs, all funded exclusively by our bank partners.

With our flagship program, Senior Crimestoppers, we implement the below measures in a CRA-qualified nursing home, HUD community, or state veterans home in your assessment area, based on your CRA needs. This is our proven, and most robust program. It includes these 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



### "WISH COMES TRUE" PROGRAM

Grants a wish for your sponsored facility. You get to present the check each year to the facility.



### "TIME OF YOUR LIFE" VIDEO SERIES

6-part series that captures life's most memorable moments in television, news and music.

Senior Secure is for banks that support our mission to protect and enhance the lives of senior citizens. This program is directed toward senior housing facility staff and residents and includes both educational and protective components:

- 24/7 toll-free Tip Line with rewards
- Facility Signage
- Online educational content packages on elder financial abuse for:
  - banks to use in the community for CRA service credit
  - senior housing facilities to train staff



"We developed Senior Secure for banks that truly believe in our mission, regardless of their need for CRA consideration. This makes it possible for more banks to get involved with the senior citizens in their communities. This is increasingly important to bankers as the average age of Americans continues to rise."

David Lenoir  
President & CEO, CRA Partners

This educational program is for facility staff, loved ones, and caregivers, featuring a dynamic, fact-filled video training on how to recognize and prevent elder financial abuse for those in their care.



- How does financial abuse occur?
- Who are the abusers?
- Various types of financial abuse and exploitation
- Warning Signs
- How to avoid financial abuse
- Resources for victims

"Banks already have access to training materials on financial abuse for their employees. The gap is in training for those that have the closest contact with America's elder population, housing facility staff members. Facilities administrators appreciate having a resource like this."

Terry Rooker  
President, Senior Crimestoppers

Visit [seniorcrimestoppers.org](http://seniorcrimestoppers.org) for more information about our programs.

"Senior Crimestoppers has been nothing short of amazing. It has proven time and time again to be a great benefit for our residents, family members and even our staff."

Jon Salter, Administrator, Louisiana War Veterans Home, Jackson, LA



## 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 bankers  
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 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 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.



# 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.



*"Our bank is committed to enhancing our community, and protecting seniors through participation in the CRA Partners program is a great way to make an impact in our community and strengthen our CRA compliance at the same time."*

Melanie Spencer, SVP of Compliance, Port Washington State Bank, Port Washington, WI







## FEATURED PARTNER MONTICELLO BANK

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 under-served and vulnerable in their community.



Since Monticello Bank joined CRA Partners in 2008, they have made a considerable impact in their surrounding community. Over the course of these twelve years, the bank has committed to multiple loans with CRA Partners, and currently sponsor four low- to moderate-income nursing homes in their home state of Kentucky. The bank's support is singlehandedly protecting nearly 400 seniors through our Senior Housing Crime Prevention Foundation.

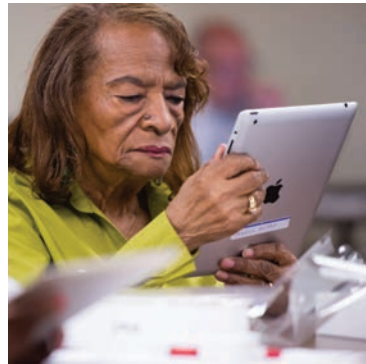
Just prior to the pandemic in the last holiday season, the bank celebrated their most recent sponsorship of Lexington Kentucky's Sayre Christian Village in a way that brought real joy to residents in the Alzheimer's wing of the home. Caregivers knew that many of the ladies loved to bake and missed having that activity in their lives, especially during the holiday season. Via the bank's sponsorship of the Senior Crimestoppers program, the foundation was able to provide a "Wish Comes True" grant to the facility to purchase KitchenAid standing mixers. Now the residents are staying engaged and involved by baking delicious treats. They were able to throw a 'Cookies and Cocoa' party that was enjoyed by residents, staff, and family, and they continue to thoroughly enjoy their appliances.

*"Our involvement with CRA Partners is extremely important to us here at Monticello Banking Company. Many of us have aging parents and grandparents. It hits close to home. It is our privilege, as well as our duty, to aid in the protection of our precious seniors,"* stated Pattie Corder, SVP/Compliance & CRA Officer of Monticello Banking Company.





# MORE WISHES COME TRUE IN 2020



Wish list items for a typical nursing home look much different during a pandemic. Where in the past, more of the Wish Comes True grants that bank participation in our programs make possible were used for fun things like outings to zoos, ballparks, concerts, etc., now they are turning to the practical. Nursing homes have been struggling to provide PPE to their staff as they are on the front lines with the very population most vulnerable to COVID-19 and other viruses. Prompt access to the funding coming through our foundation allowed facilities to act quickly

on purchasing items like hand sanitizer dispensers as well as extra masks and gowns to ensure the safety of both their residents and staff, who continue to face the increased challenges this pandemic has brought to their doors.

Meanwhile, residents struggle with loneliness and boredom while their families are barred from visits for months at a time. This has lead to the creative application of Wish Comes True checks for items like iPads and tablets for video chatting with friends and family. Because of the grant provided to them by **Cadence Bank**, nursing facility **Methodist Homes of Alabama** in Birmingham was able to provide MP3 players and related equipment for use in their 'Music & Memory' program.

*"For seniors who are suffering from memory loss and dementia, personalized music is an effective way to reach down deep into a person's life experiences! Oftentimes, a senior who no longer knows her daughter's name can sing every word of a beloved song from their teens and early 20's. The gift of personalized music is a gift of connection to the world - it is a gift of joy over and over again as residents enjoy their personalized playlist again and again. We see smiles, dancing, meaningful conversations, and more from the Fair Haven residents who are enjoying the Music & Memory program. Your gift is making a significant impact in people's lives!"*

Sherri Easdon  
Director of Public Relations, Methodist Homes of Alabama & Northwest Florida

The adoption of robotic pets is applied in similar programs that bring smiles back to patients in Memory Care by increasing social engagement, decreasing loneliness, and providing a better quality of life.

*Pictured at top right on the next page is a resident at Baptist Health Nursing & Rehab Center who received a robotic puppy via a Wish Comes True grant made possible by First National Bank of Scotia, in New York.*





# 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



**Aimee Leeper**  
Marketing  
Officer



**Katie Wright**  
Program  
Manager



**Sherry Jean Larson**  
SVP  
& Controller



**Pat Kraemer**  
Accounting  
Specialist



**Shea Gabrielleschi**  
Vice President,  
Southeast Region



**Ron Brooks**  
Vice President,  
Midwest Region



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