FROM THE PRESIDENT

In a challenging year unlike any other, we are so grateful that we have such engaged and committed partners. Your support has enabled us to protect over 100,000 seniors who reside in senior housing facilities and provide Community Reinvestment Act consideration for over 200 bank partners.

We are pleased to present our Community Impact Report, where we highlight the impact of your partnership. Your investments in our programs generate a $363m cumulative impact that we detail on the following pages. This impact has even more meaning given the importance of protecting low- to moderate-income seniors who reside in senior housing facilities and the mission-driven community banks that support them.

Looking forward, we remain dedicated to protecting seniors and helping banks implement their CRA strategy. We are committed to strengthening our relationships with community banks whose missions align with ours.

It is a privilege to work with such a hard-working, passionate team and board of directors who are devoted to our mission of protecting seniors. Furthermore, I’d like to thank our network of partners—banks, bankers associations, senior facilities 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.

With our thanks and best regards.

David C. Lenoir
Chairman, President and CEO

FROM THE PRESIDENT

Just as in 2020, the pandemic proved difficult for residents, family members and providers of elderly care in 2021. Admission/occupancy rates were down significantly across the board and it has been challenging to find and hire qualified employees to care for residents. In addition, the proliferation of scams has continued to increase, particularly those targeting the elderly population. Isolation and loneliness due to the pandemic has only increased access to this vulnerable group and thus, increased the numbers of both dollar amounts and frequency of these scams.

The good news is that we increased the number of facilities and residents protected by our programs in 2021. 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.

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 2022 bring health and happiness to us all.

Terry B. Rooker
President

With our thanks and best regards.

David C. Lenoir
Chairman, President and CEO
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.

“We’ve been involved with the Senior Housing Crime Prevention Foundation for a number of years as a way to serve some of the most vulnerable parts of our communities in a meaningful way, while also meeting our Community Reinvestment Act compliance obligations.”

George Shafer, Senior Vice President, Attorney, and Chief Compliance Officer
JD Bank, Jennings, LA

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.

**LOCAL IMPACT**

**SOUTHEAST**
- 62 senior facilities
- 2,643 protected seniors
- 37 bank partners

**MIDWEST**
- 161 senior facilities
- 18,227 protected seniors
- 57 bank partners

**NORTHEAST**
- 162 senior facilities
- 26,458 protected seniors
- 50 bank partners

**SOUTHWEST**
- 117 senior facilities
- 14,756 protected seniors
- 28 bank partners

**WEST**
- 54 senior facilities
- 5,538 protected seniors
- 6 bank partners

**Affordable Rental Housing Units**
- 22,185

**Economic Development**
- $10.1m

**Home Mortgages for Low- to Moderate-Income Families**
- 1,539

**Affordable Healthcare Services**
- $250,000

**Statewide Homeownership Programs and Down Payment Aid**
- $21.4m

**Job Creation and Small Business Development**
- $4.7m

**Cumulative Impact**
- $363m
Violence against elderly has risen during COVID.

“Lockdown measures to control the virus have resulted in increased gender-based violence, abuse and neglect of older persons confined with family members and caregivers.”
— Claudi Mahler, United Nations

More than 10% of older adults at risk of elder abuse.

“Poor health is a major risk factor, and people who transition to living alone are more likely to suffer financial abuse.”
— Cornell Chronicle

Elderly women are more likely to suffer from abuse than men.
— National Institutes of Health (NIH) and the National Center on Elder Abuse (NCEA)

A national survey of nursing home staff shows 36% of nursing home residents witnessed at least one incident of physical abuse of an elderly patient in the previous year; 10% committed at least one act of physical abuse towards an elderly patient, 40% admitted to psychologically abusing patients.
— National Association of Nursing Home Attorneys

“Gate City Bank takes pride in caring and standing up for those who came before us,” says Amanda Torok, Senior Vice President of Culture. “Our elders spent their lives building amazing legacies that we have the privilege of carrying on, and we want to make sure they’re taken care of in their golden years.”
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.

Visit seniorcrimestoppers.org for more details on all of our programs.

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
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

**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

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**PARTNERING WITH US**

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.
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 partnership with CRA Partners is a valuable component for strengthening our ties to the communities we serve and enables us to provide services to senior citizens who are often the most vulnerable. CRA Partners’ meaningful CRA compliance program aligns with our bank’s mission and goals.*”

Glenn Davis, VP and CRA Officer - Liberty Bank, Middletown, CT
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.

Since Flushing Bank joined CRA Partners in 2008, they have made a considerable impact in their surrounding community. Over the course of these thirteen years, the bank has committed to a $3m investment with CRA Partners, and currently sponsor three low- to moderate-income nursing homes in their home state of New York. The bank’s support is singlehandedly protecting over 700 seniors through our Senior Housing Crime Prevention Foundation.

Here is what one of the administrators at the Sapphire Center for Rehab & Nursing had to say about how they used the Wish Comes True Grant that is provided to them via Flushing Bank’s sponsorship:

“I can’t believe it’s been a year, the Wish Comes True Grant has provided so much for our beloved residents. Life as we know it has changed and altered immensely over this past year. We have received so many new lovely residents most of them extremely young. This year with The Wish Comes True Grant we purchased more technical gadgets and supplies to better stimulate the younger population of residents we now care for. These materials will allow these residents to still have a sense of independence, freedom and normalcy within the skilled nursing setting. Materials such as tablets to stream and watch their favorite shows, play games, as well as music listening devices to give them a chance to individually enjoy their specified genre of music. With these materials, it gives the facility a chance to evolve into the current times and provide a wider variety and activity stimulation. Thank you from the entire Sapphire Center family.”
Le Fleur Haven dedicated funding for two events for resident safety: “October Fest Sheriff Jackson Police Dept National Night Out-Blow the Whistle on Crime Against Seniors”, and “November to Remember Safety for Seniors-Domestic Violence Presentation”.

Ave Maria Village has a program called the Day Dream Team, which goes above and beyond to meet special requests their residents may have, like attending family reunions or weddings. They also do special group activities like fishing trips or day trips to the casino. “It is truly special to witness residents fulfilling their dreams through this program and the people who make it happen!”

The Tennessee State Veterans home has worked hard to be creative in finding unique ways to engage our veterans during this pandemic. They used the money for supply items such as paint, model vehicles, craft items, beauty and makeup supplies, lotions, portable DVD/CD players, games, aromas, exercise balls and equipment, holiday decorations, sensory items, etc.

APRC normally uses this generous funding for their big annual family picnic. Due to the pandemic, they opted to not host the picnic. This year they put the funding towards very much needed lift chairs for their residents. “These chairs are a great asset and provide support for our most frail residents in their rooms. Thank you!”
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.

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

David M. W. Denton Executive Leadership - Senior Living Healthcare Hospitality, Gaithersburg, MD

David E. Hayes President & CEO, Security Bank, Dyersburg, TN

Lewis E. Holland Former CFO, National Commerce Financial Corporation, Memphis, TN

David C. Lenoir Chairman of the Board, President & CEO of CRA Partners, Memphis, TN

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

Rebeca Romero Rainey President and CEO, ICBA Washington, D.C.

William R. Reed, Jr. Former Vice Chairman, SunTrust Bank, Atlanta, GA

Cynthia Richards* Financial Institutions Division Director, Regulation & Licensing Department, Albuquerque, New Mexico *incoming March 2022

Terry B. Rooker President of Senior Crimestoppers, Memphis, TN

Gary C. Teagno Retired President & CEO, ICBA Services Network, Washington, D.C.

Kevin Tweddle Senior Executive Vice President, Community Bank Solutions, ICBA, Washington, D.C.

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Aimee Leeper
Marketing Director

Katie Wright
Operations Director/Program Manager

Sherry Jean Larson
SVP & Controller

Pat Kraemer
Accounting Specialist

Shea Gabrielleschi
Vice President, Southeast Region

Marnie Stewart
Partner Relationship Manager

Accounting / Auditor
Clifton Larson Allen
Minneapolis, MN

Legal
Butler, Snow
Memphis, TN

Gerrish Smith Tuck
Memphis, TN

Custodian
Fifth Third Bank

SERVICE PARTNERS