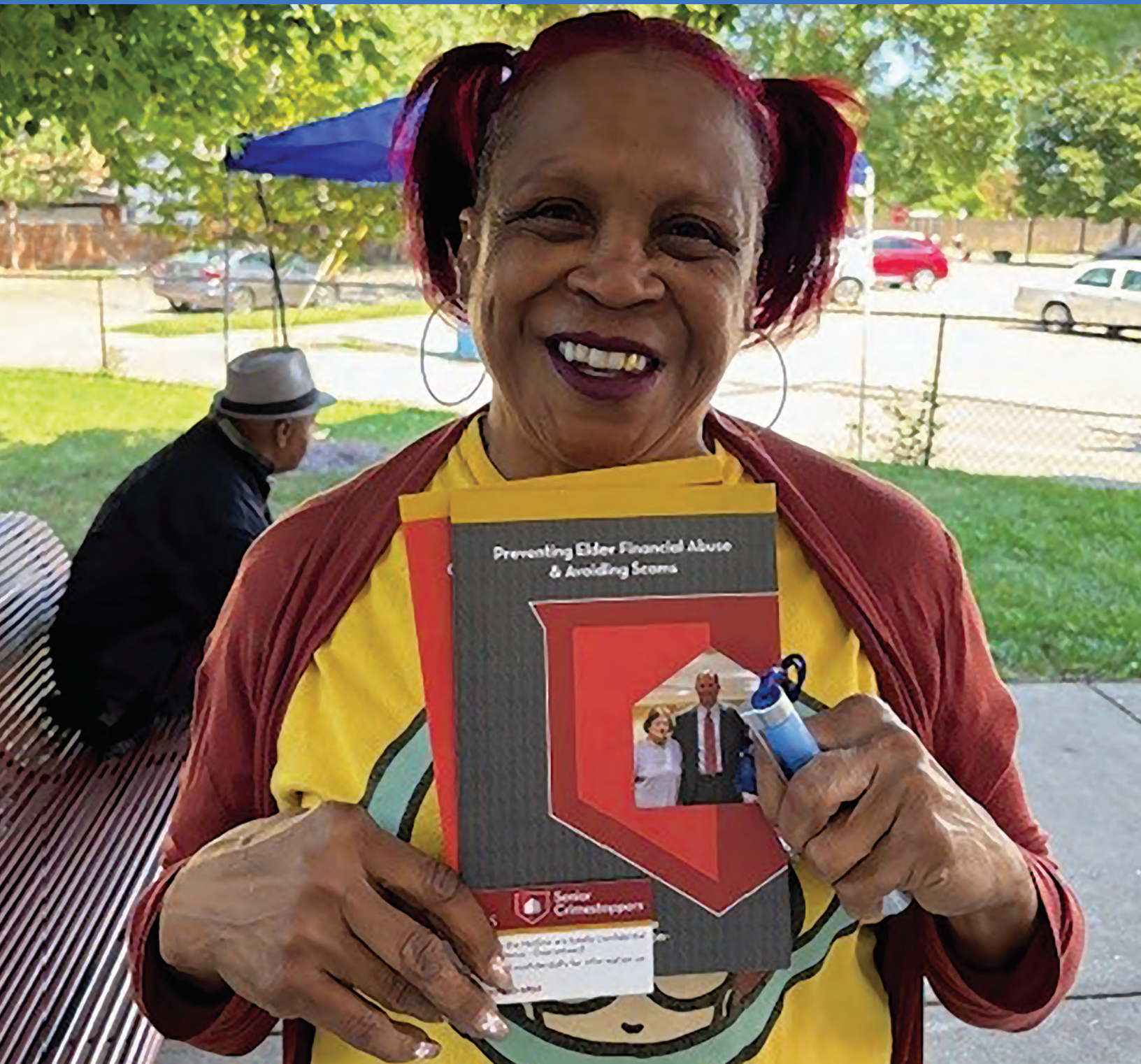


25 Years Protecting Seniors



ICBA
CRA Solutions



Senior Housing Crime
Prevention Foundation®

FROM THE CHAIRMAN

What a year 2024 has been! We completed our transition to our new brand name, we launched CRA Support Services, and added much needed CRA Education & Training to the suite of solutions we offer to community banks to aid in complying with the Community Reinvestment Act. As community banks are adjusting to new CRA rules, these services are designed to respond to your changing needs.

It is such a joy to celebrate the start of the 25th year of our successful Senior CrimeStoppers program! Back when we first entered the CRA space in the year 2000, we had just survived the Y2K transition, Brad Pitt married Jennifer Aniston, Tiger Woods had just become the youngest player to win a Grand Slam in golf, and a dozen eggs cost just 89 cents. A lot has changed since then, but our programs continue to serve our communities well.

We will continue to protect America's senior citizens against elder abuse and provide a secure experience

in local retirement facilities as long as we are able. Community banks will continue to need guidance, and we are poised and ready with expanded staff and services in order to meet those needs. Our president, David Lenoir, is here to lead community banks to strong exam ratings, not just because CRA is a requirement, but because it benefits the members of your community.

Thank you for your support and we welcome you to continue with us on this journey as we power the potential of community reinvestment.

Sincerely,

Robert Fisher
Chairman, ICBA CRA Solutions
Chairman, President & CEO, Tioga State Bank
Spencer, NY



FROM THE PRESIDENT

As we wrap up 2024, I find myself reflecting on the incredible accomplishments of this past year, and I couldn't be more proud of what we've achieved together.

Thanks to our stupendous team of field representatives, who've worked tirelessly to deepen engagement with our facilities, strengthening the connections that are at the heart of our mission. Their dedication and hard work continue to inspire and drive meaningful progress.

One of the highlights of this year has been the enthusiastic response to our Fraud Prevention Bingo. It's been wonderful to see so many of our bank partners embracing this initiative as a fun and impactful way to engage their communities while earning community service hours. Your creativity and commitment have truly made it a success.

We also celebrated a number of anniversary events

this year, recognizing and thanking our bank partners for their enduring support. With the Foundation's 25th anniversary on the horizon in 2025, we are especially grateful to the more than 60 partners who have been with us for 15 years or more. Their steadfast partnership has been integral to our shared success.

Thank you all for your dedication, passion, and teamwork throughout the year. I'm excited to see what we'll accomplish together in 2025!

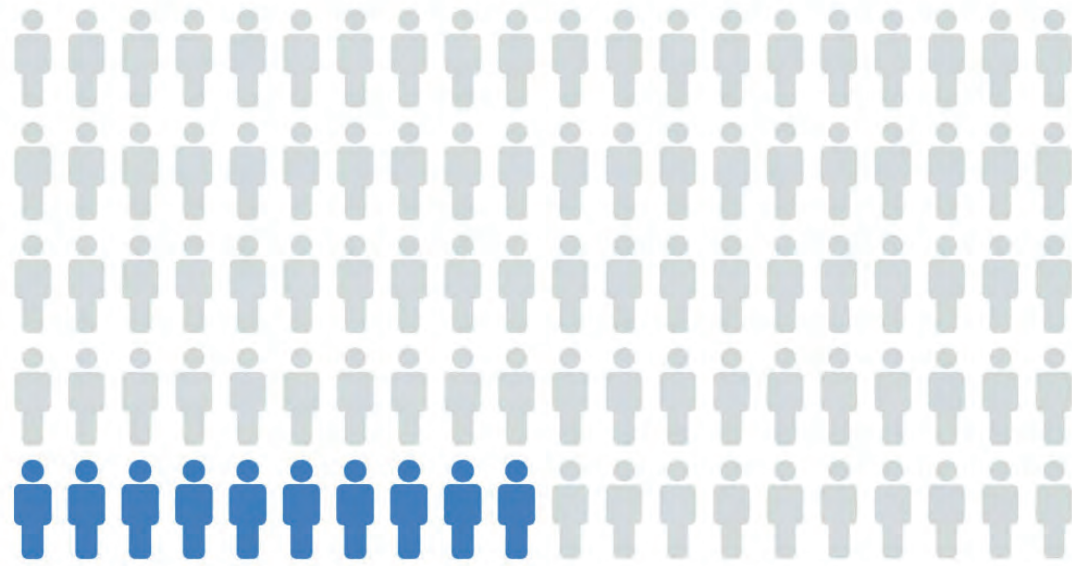
With gratitude,

Marnie Stewart
President
SHCP Foundation



HOW MANY ELDERS ARE ABUSED EACH YEAR?

A shocking **141 million** elderly people endure abuse in community settings worldwide, including those who choose home care or live in retirement communities.



Each year, about **10% of adults aged 65 and older** will experience elder abuse, with some enduring multiple forms of abuse simultaneously.

Elderly Americans lose nearly **\$36.5 billion** every year because of financial abuse.

OUR WORK WITH SENIORS

Though these figures remain cause for concern, it's through community bank funding that our Foundation is able to fulfill our mission of providing a secure situation or environment and an enhanced quality of life for the residents of nursing homes, HUD communities, state Veterans homes, assisted living communities and independent living communities. At the time of printing, our programs were installed in 1,068 facilities nationwide, that cumulatively have enjoyed a **98% incident reduction!**



- 63 new facilities added
- 97,522 residents impacted via, call, visit, or event
- 86 kick-off, bingo, & anniversary events
- 14 Cyber-Savvy Seniors Resources

NATIONAL IMPACT

Our mission at ICBA CRA Solutions is to protect and enhance the lives of senior citizens through our meaningful turnkey CRA compliance programs 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 have been protecting thousands of residents for 25 years!**

204 Supporting Banks

984 Facilities in Program

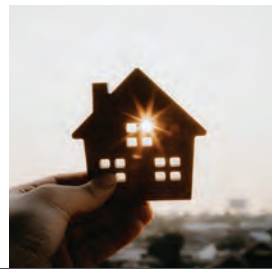





114,127 Seniors Protected

Our heartfelt thanks to the supporting banks that make fulfilling our mission possible!



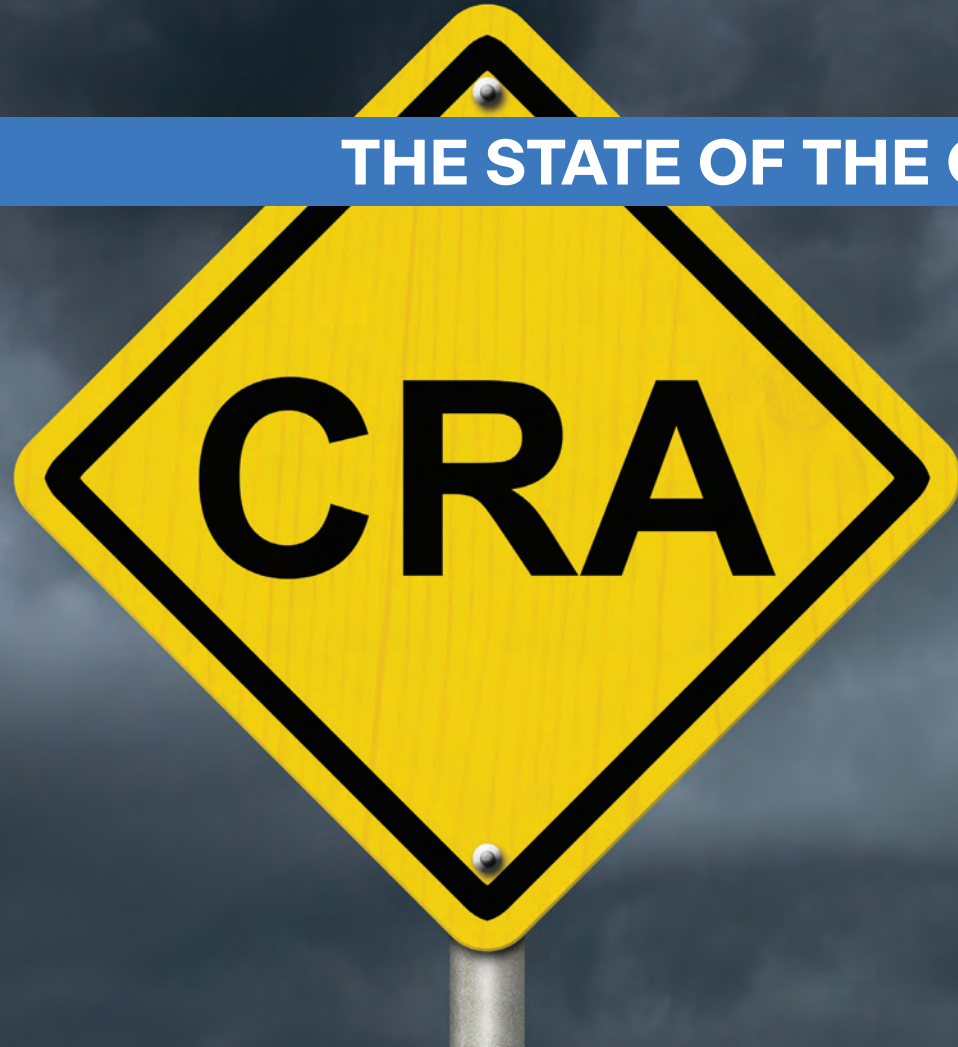
LOCAL IMPACT

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.

	30,870 Affordable Rental Housing Units		\$10.4 Million in Economic Development
	\$250,000 in Affordable Healthcare Services		\$25.2 Million in Statewide Homeownership Programs and Down Payment Assistance
	1,962 Home Mortgages for Low- to Moderate-Income Families		\$4.7 Million in Job Creation and Small Business Development

\$466 Million total impact!





Items that are affecting these rule changes and dates:

Injunction

On April 1, 2024, a federal district judge in Texas issued an injunction that blocks the enforcement of the revised CRA rules. The injunction was requested by a coalition of bank trade groups, including the Independent Community Bankers of America and the American Bankers Association. The injunction was granted due to the groups' argument that the new rules exceed the regulators' authority.

Appellate brief

On September 23, 2024, the ICBA and other groups filed an appellate brief with the U.S. Court of Appeals for the 5th Circuit.

Effective date

The implementation of the new rules has been delayed until January 2026, and the effective date will be extended by one day for each day the injunction remains in place.

The Community Reinvestment Act is undergoing a series of changes that will impact banks of all sizes. The 2023 CRA Final Rule, which was issued in October 2023, is intended to modernize and strengthen the CRA's regulations. We anticipate the rule to take effect in stages, with some provisions expected to come effect on January 1, 2026 and others on January 1, 2027:

- **Facility-based assessment areas and public files:** These provisions will not take effect until January 1, 2026.
- **CRA ratings for large banks:** Banks with more than \$2 billion in assets will be evaluated against new standards.
- **Data collection for banks over \$10 billion:** New data collection practices will be required for deposit accounts.
- **Reporting requirements:** All reporting requirements are expected to take effect on January 1, 2027.

The rule's goals include:

- Encouraging banks to help meet the credit needs of local communities
- Promoting financial inclusion
- Adapting to changes in the banking industry
- Providing greater clarity and consistency in the application of the CRA regulations





THE CRA COLLABORATIVE PEER GROUP



Our peer group brings together the best minds in banking to collaborate on CRA strategy and best practices.

This year, hundreds of us met at regular intervals online for lively discussion around CRA modernization and other compliance challenges the shifting regulatory landscape brings us. We've had great industry expert guest speakers like Olivia Kelman, Partner from the law firm of Mitchell Sandler, and Jessica Bothello, Co-Chief Impact Strategist with Community Capital Management, LLC.

We meet at least quarterly so that bankers can share ideas with one another on what is working well for them, and ask each other questions on topics they'd like to understand more completely. Additionally, we hold impromptu meetings when time-sensitive topics come up in the industry. The discussions are moderated by experienced, skilled professionals that bring high-value knowledge to the group, with panelists from each regulatory body, the FDIC, the OCC, and the FRB, all represented.

The conversation continues in between meetings in the ICBA online community.



CRA EDUCATION, TRAINING & SUPPORT



Expanding Our Services to Meet Community Banking Needs

We spent much of 2024 developing expanded services tailored to provide compliance bankers with the insights and tools need to succeed. Whether you are building from scratch or enhancing an existing program, our experienced professionals will guide you every step of the way with online and in-person classes, custom on-site training, and CRA support services.

Our experts understand the challenges of meeting regulatory requirements. With rule changes and staff turnover, it can be difficult to achieve the proper planning for your bank to **fulfill community reinvestment goals and obligations, track them, and clearly communicate value to examiners.** Our CRA Support can help bridge any gaps your bank may be facing and set you on the best path forward.

[Request a CRA Support Initial Consultation: crasolutions@icba.org](mailto:crasolutions@icba.org)

CRA to Z: How to Build a Best-in-Class CRA Program

In-person training with 2025 dates scheduled in Memphis, TN, Atlanta, GA, and Minneapolis, MN

In this 1.5-day course, bankers will learn CRA management best practices, and gain exposure to how the new rule will impact their bank. Upon completion, students will earn 13.5 CPE credit hours (powered by ICBA Education), and have the knowledge and tools required to maintain a robust CRA program for your bank.

[To Register: icba.org/cra/cra-training](https://icba.org/cra/cra-training)

"The team at ICBA CRA Solutions was instrumental in getting our CRA program on the right path. Bank employees as well as our CRA staff members received the initial training they needed and were provided an analysis of our loan and investment portfolios to help ensure a satisfactory rating."

Betsy Case, CRA Officer - Peoples Bank of Kentucky, Flemingsburg, KY

VETERANS INITIATIVE

CYBER-SAVVY SENIORS RESOURCES



Honoring Our Veterans by Building Stronger Communities

As a veteran, it's my privilege to connect community banks with veteran homes, ensuring those who have served receive the protection they deserve. ICBA CRA Solutions is committed to supporting veterans by empowering banks to make a meaningful difference. This Veteran's Day, we're honored to support Folds of Honor in their mission to support families of fallen and disabled veterans.

Visit icba.org/cra to learn how your bank can support veterans while earning CRA credit.

Happy Veterans Day!

Bob Fisher

Chairman, ICBA CRA Solutions
Chairman, President & CEO, Tioga State Bank, Spencer, NY



Any bank or senior facility participating in our programs receives 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. **We even apply the bank or facility logo to these documents for you** so they can be distributed to both banking customers and facility residents.

“First, I wanted to thank you for organizing and including us in the Senior Crime Prevention event at English Village earlier this week. We enjoyed playing games and sharing fraud awareness with the residents. I have forwarded the flyers you provided to us to the staff in our compliance department and requested an approved logo to give to you to add on the flyers. I can already think of several events in the community we can use these for.”

Sissie Feazel, VP & Branch Manager - Herring Bank, Altus, OK

EARNING CRA LENDING, INVESTMENT AND SERVICE CREDIT BY PROTECTING SENIORS

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 is included as a component of the other two programs, and Senior Crimestoppers includes additional benefits of lockboxes and Wish Comes True grants.



Financial fraud prevention **education**



Facility **protection** and **education**



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



Fraud Prevention Bingo

to help 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



Enrichment

social events, board games, companion robotpets



Wish Comes True

grants a wish for the facility each year to fund special events, needed supplies & more

Visit shcpfoundation.org for more program details.

PARTNERING WITH US TO EARN CRA CREDIT

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. 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 in your community that 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. We regularly 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
- Turnkey partnership with little administrative burden
- Detailed documentation for your bank's CRA exam
- Positive publicity and goodwill for your bank in the community
- Complimentary access to **The CRA Collaborative Peer Group**, our **Cyber-Savvy Seniors Resources**, and the **Fraud Prevention Bingo Game**



CELEBRATING THE 20+ CLUB

WITH

Each of these featured banks have been sponsoring our programs for **OVER 20 YEARS**. We've been celebrating these milestones by setting up visits all across the country for sponsoring bankers to play **Fraud Prevention Bingo** with residents in their sponsored facilities. More than just a fun event with snacks and prizes, this bingo game also teaches

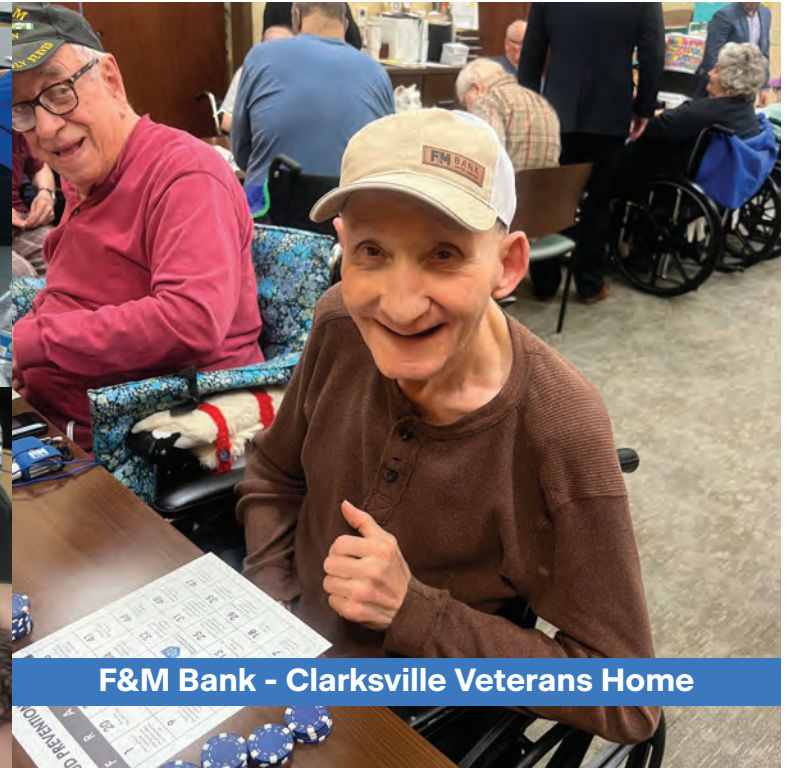
valuable lessons about how to avoid scams and fraud. Bankers were presented with awards representing their years of service and facilities were presented with their annual **Wish Comes True Grant** checks to use for things not typically allotted for in annual budgets, like special items, activities, and outings for the residents.



Prosperity Bank - DFW Nursing



Bank Tennessee - Memphis Towers



F&M Bank - Clarksville Veterans Home



Fifth Third Bank - Life Care Center



Truist Bank - Northland Apartments



FEATURED PARTNER

FIRST COMMERCIAL BANK

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.

First Commercial Bank first began their support of our programs over seven years ago, with a Senior Crimestoppers sponsorship funded via a \$1.0M loan to our Senior Housing Crime Prevention Foundation, that provides protection to the wonderful residents of the **LeFleur Haven** community in **Jackson, Mississippi**.

Since that time, the bank added an additional loan that helps protect even more seniors (these in our home town of **Memphis, Tennessee**) the residents of **Poston Housing**.

U32
 BEWARE OF
 HIGH SHIPPING
 AND HANDLING
 CHARGES
 These are often found in
 the fine print.

F7
 CHECK YOUR
 FINANCIAL
 STATEMENTS
 Look over your financial
 statements monthly to make
 sure that they are accurate
 and there are no strange
 charges.

The event pictured here was a rousing session of fraud prevention bingo held earlier this year that helped both residents and staff have fun while getting educated about current financial abuse prevention techniques. These bingo events are an opportunity that banks enjoy to interact with seniors in their community in an engaging way.

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

President
& CEO



Marnie Stewart

Partner Relationship
Manager &
Foundation President



Aimee Leeper

Director of Marketing
& Communications



Katie Wright

Program & Office
Manager



Sherry Jean Larson

SVP
& Controller



Melanie Borgerding

Staff Accountant
& Operations Support



Steffani Jenkins

CRA Liaison,
Business Development



Kristine LaVigna

Business Development
Manager

BOARD OF DIRECTORS

Robert Fisher Chairman of the Board,
President & CEO, Tioga State Bank,
Spencer, NY

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

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

Brett deMilliano EVP/CFO, First American
Bank, Las Cruces, NM

John Buhmaster President & CEO,
1st National Bank of Scotia, Scotia, NY

Kraig Lounsberry President and CEO,
Community Bankers Association of Illinois

David C. Lenoir President & CEO, ICBA CRA
Solutions, Memphis, TN

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

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

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

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

Bill Reed SunTrust Bank (retired),
Somerville, TN

Gary Teagno Zeus Advisor Services,
Richmond, VA, formerly President & CEO, ICBA
Services Network, Washington, D.C.

Cynthia Richards Financial Institutions Division
Director, Regulation & Licensing Department,
(retired) Albuquerque, NM

SERVICE PARTNERS

Accounting / Auditor

Clifton Larson Allen
Minneapolis, MN

Legal

Butler, Snow
Memphis, TN

Gerrish Smith Tuck
Memphis, TN

Custodian

Fifth Third Bank



CliftonLarsonAllen

BUTLER | SNOW

GERRISH SMITH TUCK
Consultants and Attorneys





ICBA
CRA Solutions

8700 Trail Lake Drive W., Suite 140 | Memphis, TN 38125
877-232-0859 | shcpfoundation.org | icba.org/cra



Senior Housing Crime
Prevention Foundation®