



# CRA Credit That's Worth a Lot More

Your bank can earn meaningful CRA credit for ensuring safe, secure senior living environments in your community.

# Who We Are



CRA Partners is a turnkey, low risk CRA compliance program established to create safe and secure living environments for the elderly with help from local banks. We have helped hundreds of community banks across the country protect residents of low-income senior housing facilities through our trusted Senior Crimestoppers program.



**Headquartered in Memphis, TN**



**100% turnkey program**



**Powered by the Senior Housing  
Crime Prevention Foundation**

**Mission-based  
since day one.**



Our mission to protect and enhance the lives of seniors through turnkey CRA compliance for community focused banks has always been at the forefront of everything we do.

# Who We Are



**20**

Years of helping  
banks protect  
seniors

**100k**

Seniors protected  
through Senior  
Crimestoppers

**95%**

Reduction in crime  
incidents in  
participating facilities

**200+**

Bank Partners

**35**

States represented

**30+**

Endorsements from  
state bankers  
associations



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.

# Elder Abuse in America



Known by many as the “crime of the 21st Century,” **Elder Abuse** is defined as any act by a caregiver or any other person that causes harm or a serious risk of harm to a vulnerable adult. It comes in many forms and is not always obvious.

## Types of Elder Abuse

- Physical Abuse
- Emotional Abuse
- Sexual Abuse
- Neglect
- Abandonment
- Theft of Possession
- Financial Exploitation

**1.4m**

Americans live in **15,634**  
nursing homes  
(cdc.gov)

**300%**

**higher risk of death**  
when elderly are abused  
(ncea.gov)

**1 IN 10**

**Americans age 60+**  
Experience abuse every year  
(ncea.acl.gov)

**\$2.9b**

is lost each year to  
**elder financial exploitation**  
(sec.gov)

# Growing Elderly Population



## By 2030

All baby boomers will be older than 65, and the Census Bureau projects that will grow the size of the older population so much that **1 in 5 people in the U.S. will be retirement age.**

## By 2035

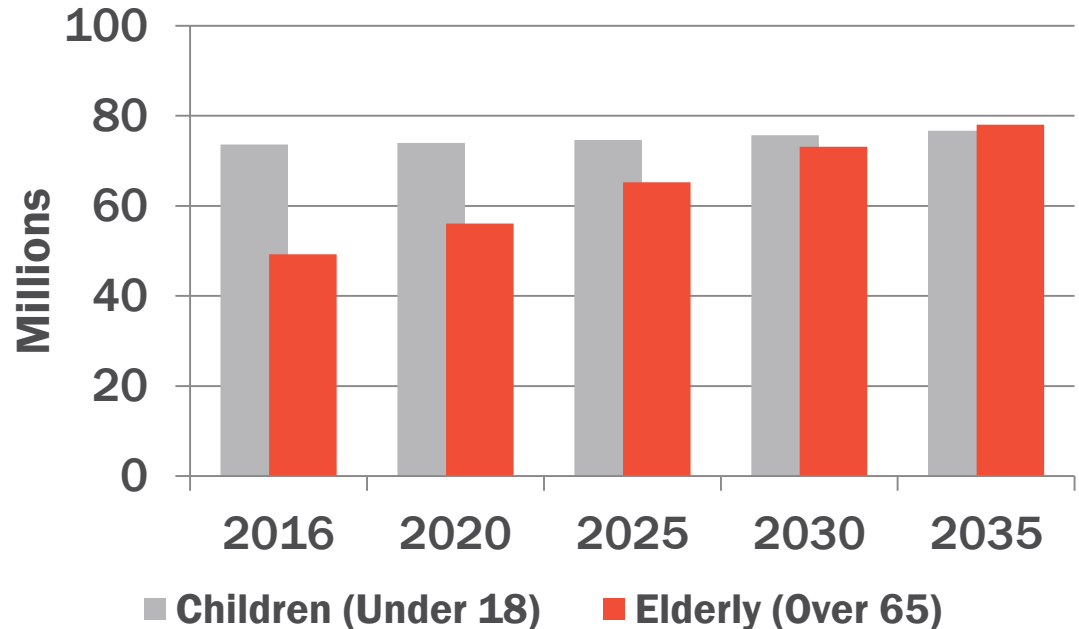
According to the latest population projections, **adults 65 and older will outnumber children** for the first time in U.S. history.

## By 2040

According to the latest population projections, **adults 85 and older will increase by 126%.**

Source: U.S. Census Bureau

Elderly Population will increase **58%** by 2035.



# Senior Crimestoppers 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



## Ongoing Training

to ensure facility staff is educated and equipped to operate program



## Program Signage

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

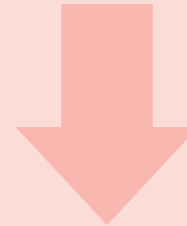
## Proven Results

Senior Crimestoppers has successfully reduced reported crime incidents in its member facilities by 95% since 2000.

Crime Incidents

95%

Reduction



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

# Enhanced Quality of Life



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 at the facility.

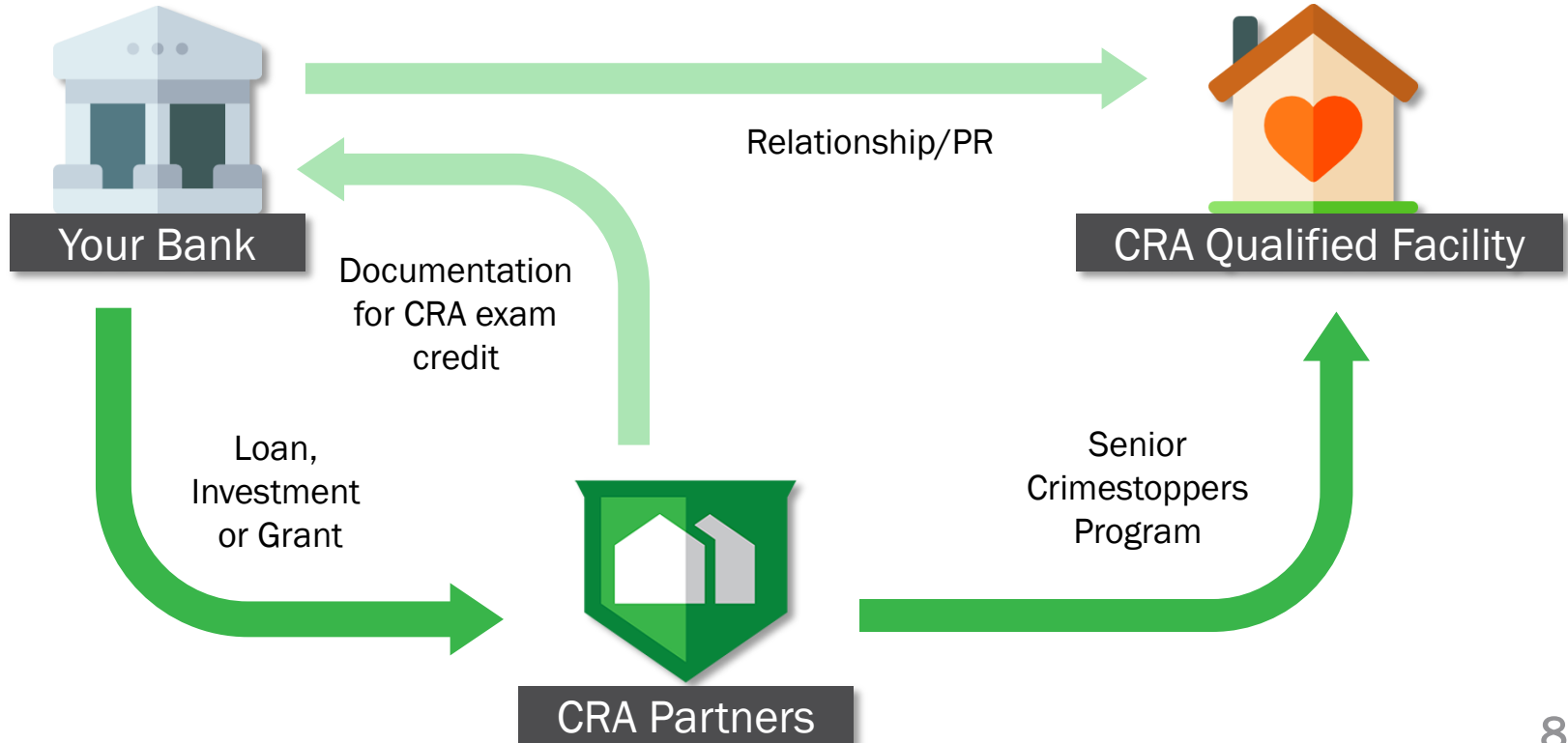


## “Time of Your Life” Video Series

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.



# How You Can Help





# How You Can Help



## Loan

- ✓ 7 year commitment
- ✓ Annual credit as a community development loan



## Investment

- ✓ 7 year commitment
- ✓ Credit as a qualified investment



## Grant

- ✓ 5 year commitment
- ✓ Credit as a grant/donation

# Loan & Investment Details



## Loan

- ✓ 7-year funding commitment
- ✓ Fully collateralized (no credit risk)
- ✓ Collateral returned upon maturity
- ✓ Interest-only loan
- ✓ Monthly or semi-annual interest payments
- ✓ 1-year note, annually renewing (***annual credit on lending test***)

## Investment

- ✓ 7-year funding commitment
- ✓ Fully collateralized
- ✓ Collateral returned upon maturity
- ✓ Your bank receives preferred stock in our Foundation (SHCPF)
- ✓ Monthly or semi-annual dividend payments

When choosing between a loan and investment, **92%** of our bank partners choose to join through a **loan**.

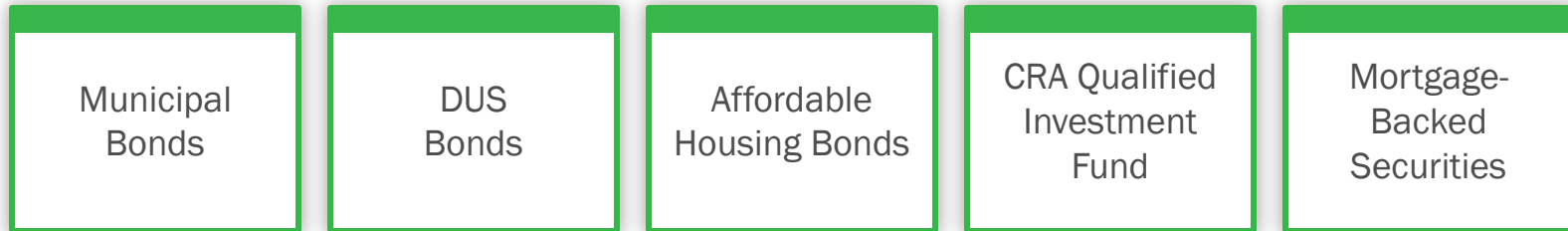
# Loan & Investment Collateral



**Loans and investments are fully collateralized by CRA qualified securities in your assessment area.**

To fund the Senior Crimestoppers program we retain a portion of the earnings on the security and return the difference to your bank in the form of an interest payment or a dividend. The portion we keep to operate Senior Crimestoppers in your community ranges **between 75 and 200 basis points** depending on the dollar amount of your participation.

## **Acceptable CRA-Qualified Securities:**



The securities must be investment grade and marketable, with annual cash yield equal to or greater than CRA Partners' retention. They must also serve low- to moderate-income individuals with the purpose of enhancing community development within your bank's assessment area.

# Sponsoring Your Senior Living Facility



**When you determine an appropriate dollar amount, we will provide you with a list of CRA qualified facilities in your assessment area.**

- ✓ Every facility listed will be comprised of 51% or more low- to moderate-income residents.
- ✓ We will work with you on the selection based on the size of your participation and the location of the facility.

**Types of senior living facilities you can sponsor:**

- ✓ Medicaid-certified nursing homes
- ✓ HUD-subsidized elderly apartment communities
- ✓ State Veterans homes



# Documentation for Your Exam



## CRA Confirmation Letter

- ✓ Sent to you annually.
- ✓ Describes the funding information, location of sponsored facilities and LMI% of residents (51%+).
- ✓ We verify the LMI status of residents prior to committing and twice a year.
- ✓ Present this to the examiner during your exam.



### Sponsoring Institution Report

First State Bank

Facility Name	Charter Number	County	Administrator	Number of Licensed Beds/Units	Percent CRA Qualified LMI Residents
Way Nursing & ...	10457	Shelby	Blake Smith	91	85%
...: 1				91	85%

# Service Credit for Education



## ***Preventing Elder Financial Abuse***

### VIDEO TOOLKIT

We have developed a turnkey and comprehensive toolkit designed to help your bank effectively educate your community on the growing threat of elder financial abuse and how to prevent it.

For service test consideration, take attendance at the event and identify the number of LMI individuals in attendance.



Bank partners receive complimentary access to the toolkit's contents.



- ✓ 30-minute video presentation
- ✓ Content available online or in DVD format
- ✓ Adapted from FDIC and CFPB *MoneySmart for Older Adults*
- ✓ Completely turnkey event
- ✓ Includes instructions for your bank and handouts for attendees

# Positive Publicity for Your Bank



## Kickoff Event

Once your bank selects a facility to sponsor, we set up a kickoff event to honor your commitment. A charter plaque with your bank's logo on it will be presented to the facility. Local press, community leaders, and law enforcement representatives are invited to attend. We will send you a press release to promote the event.



## Other Opportunities for Local Press

We do everything we can to shine a positive light on your efforts to protect seniors in your community. We will provide you a customizable press release to promote other events you hold for your facility, such as financial literacy workshops or Wish Comes True check presentations.

# Benefits to Your Bank



Annual credit on the lending test with our loan program

CRA loan, investment and service credit opportunities

100% turnkey partnership, no administrative burden

One-on-one exam support from our staff



Leading the fight against elder abuse in your community

Detailed documentation for your bank's CRA exam

Complimentary access to our Preventing Elder Financial Abuse toolkit



# Next Steps



## Choose Your Best Funding Option/Amount

- We do everything we can to make this a turnkey decision by providing audited financials, sample documents and references.

## Review Available Facilities

- Once you determine the amount of your funding, we will send you a list of **CRA qualified** facilities to choose from within your assessment area.

## Join CRA Partners

- We can move as quickly as your bank does when it comes to completing the transaction.

# Contact Us



**CRA  
Partners<sup>®</sup>**

[SHCPFoundation.org](http://SHCPFoundation.org)

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