



# BANKERS CALL TO SERVICE

## PROTECTING OUR NATION'S ELDERLY VETERANS



**The Problem:** Incidents of crime and personal violation of our 40,000 Veterans living in State Veterans Nursing Homes is a constant daily occurrence, and will not be tolerated any longer.

**The Mission:** Ensure that all 40,000 Veterans currently living in 160 State Veterans Nursing Homes are allowed to live out the remainder of their lives in safe, secure, enhanced quality of life environments that are free from the daily fear of crime, abuse, hostility, and deprivation of personal freedom, as provided through the Senior Crimestoppers program.

**The Request:** The Senior Housing Crime Prevention Foundation has been asked to provide its nationally-acclaimed crime prevention program, Senior Crimestoppers, through CRA bank support to all 160 Veterans Nursing Homes in America, covering all 40,000 Veteran residents.

**The Acceptance:** The Foundation board, on behalf of the banking industry that it serves, has accepted the request and is proud to include the American Bankers Association (ABA) and the Independent Community Bankers Association (ICBA) in this initiative to ask every bank in the United States to make a sponsorship commitment to this project.

**The Method:** Banks can use the Foundation to make, no risk, fully collateralized loans for full Community Reinvestment Act (CRA) credit, earn a respectable yield on the loan, and receive full CRA credit for the seven (7) year sponsorship period.

**Bank Benefits:** Banks can choose their level of support and will enjoy national and local publicity and branch designation as being a part of this project, in addition to enjoying 100 to 1 leverage on each dollar

loaned to the Foundation for CRA purposes. In addition, banks enjoy annually renewing credit which generates higher yields than alternative CRA opportunities, a turnkey project, no loan loss reserve, no administrative burdens and the recognition and exposure to the 26.4 million Veterans population who control over \$1.1 trillion in net worth.

**The Details:** The details are located herein, at [www.SHCPFoundation.org](http://www.SHCPFoundation.org), through your state banking association, the ABA, or the ICBA.

**The Residual:** Every Veteran living in a nursing home will give you a salute for ensuring that they are living in crime-free environments, and with 1 in 6 Americans being a part of the larger Veterans family, your bank will be recognized and appreciated.

**The Question:** Will your bank participate in this mission?

# THE NEED FOR SAFE, SECURE VETERANS HOMES

## The Problem:

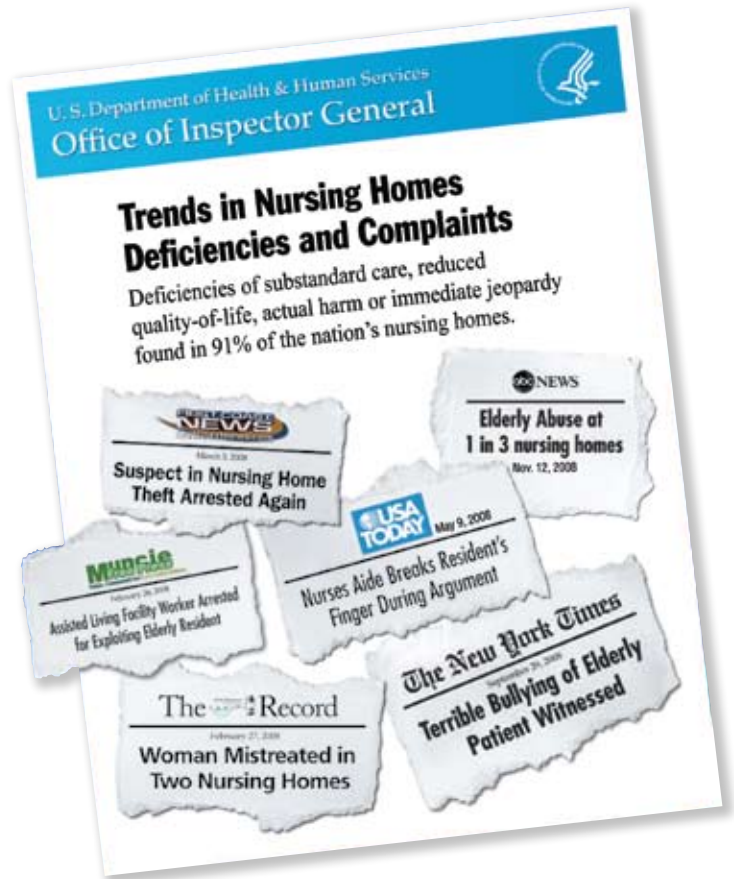
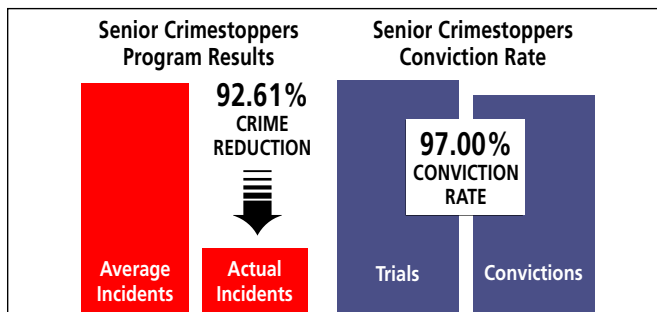
Incidents of crime and personal violation is a constant daily occurrence for the nation's 40,000 Veterans living in State Veterans Nursing Homes.

## The Solution:

### Senior Crimestoppers

It's all about the safety and security of the residents.

#### Results



Senior Crimestoppers is a proprietary program operated by the Senior Housing Crime Prevention Foundation.

The mission of Senior Crimestoppers is to lead in the delivery of crime preventive services and systems to ensure that a zero tolerance-to-crime atmosphere exists and is vigilantly maintained for the residents, staff, management, boardmembers, and visitors in our nation's senior housing communities that contributes to a better overall quality-of-life.

The Senior Crimestoppers program is a coordinated group of components designed to reduce and/or prevent the occurrence of incidents of crime in long-term care and senior housing communities. Incidents covered under the program umbrella include, but are not limited to, abuse, neglect, fraud, theft, vandalism, sub-standard care, or any type of unethical behavior.

#### Program Components:

- **Cash Rewards up to \$1,000**
  - Workers compensation fraud rewards
  - 24/7/365 totally anonymous tip line
- **Educational Materials**
  - Membership charter plaque
  - In-service video for employee training
  - Management and staff telephone in-service
  - Employee oath sheets
  - Yard signs

#### Veterans Receive:

- **Personal Lock Boxes**
- **Access to Senior Crimestoppers Program**
  - Zero tolerance to crime platform
  - The *Time of Your Life* annual event
  - Annual *Wish Comes True* grant
  - Protection and peace of mind

**For More Information**  
[www.seniorcrimestoppers.org](http://www.seniorcrimestoppers.org)



Veterans Lock Box

# BANK PARTICIPATION IN THE VETERANS INITIATIVE

## About the SHCPF:

The Senior Housing Crime Prevention Foundation (SHCPF) is a national 501(c)(3) non-profit organization which was established to provide a vehicle for banks to earn CRA credit. It is used by financial institutions to address Lending and Investment test credit. This initiative allows banks to serve an underserved segment of society, the nation's Veterans nursing home and senior housing residents, who are classified as a low-to-moderate income group.

The sole objective of the SHCPF is to reduce crime in the nation's senior housing facilities and to provide on-going, effective crime prevention programs that promote safe, secure and high quality-of-life environments for senior housing residents. In part, this objective is accomplished by installing the highly successful Senior Crimestoppers program in facilities sponsored through CRA investments or loans to the SHCPF. Nationally, the Senior Crimestoppers program has reduced all incidents of crime in participating senior housing facilities by approximately 92.61%.

The SHCPF is structured to provide a bank with qualified CRA credit to address Lending obligations and Investment test credit.

## Here's how the Veterans sponsorship works:

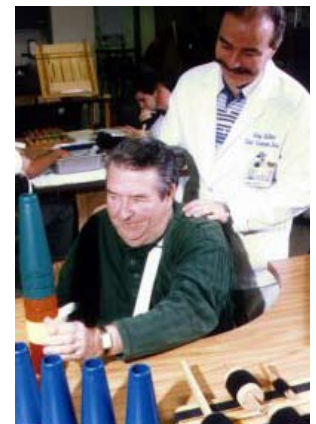
1. Banks select the level of their sponsorship by providing loans to the Foundation in increments of \$250,000.
2. All dollars loaned to the SHCPF are fully collateralized with acquired investment grade securities of the participant bank's choosing.

3. A bank loaning funds to the SHCPF will be provided the entire balance of the yield from the collateral investment after 1.0% has been allocated for the Foundation's Veterans Nursing Homes crime prevention initiatives. In addition, the bank receives dollar-for-dollar CRA credit for the full amount loaned, and the collateral is returned to the bank at the conclusion of the lending period. Further, the bank receives full CRA credit renewable for each calendar year the

funds remain with the Foundation, providing 100 to 1 leverage.

4. The interest income earned by the SHCPF is used to cover expenses associated with the Senior Crimestoppers program. Details of this program can be found at [www.seniorcrimestoppers.org](http://www.seniorcrimestoppers.org).
5. Banks have no work, administrative burden or overhead associated with sponsorship, and participation in the program improves the bank's efficiency ratio.

## 40,000 State Veterans Nursing Home Residents



"I would like to take this opportunity to thank Senior Crimestoppers for their care and concern for our veterans. These are truly America's heroes and each deserves the best that America has to offer. Senior Crimestoppers is a part of this by giving each a measure of security by providing personal lockboxes in which to keep their personal treasures, and the number of missing items has decreased significantly."

– Chris Capps, Administrator of the NC State Veterans Home – Fayetteville



## BANK SPONSORSHIP LEVELS



### Copper Coin – 1 Star Level

A \$250,000 loan sponsors 10 Veterans



### Bronze Coin – 2 Star Level

A \$500,000 loan sponsors 20 Veterans



### Silver Coin – 3 Star Level

A \$1,250,000 loan sponsors 50 Veterans



### Gold Coin – 4 Star Level

A \$2,500,000 loan sponsors 100 Veterans

Banks can choose their level of support and will enjoy national and local publicity and level designation materials for their branches as a part of this Veterans Initiative.



★★★ For More Information and to Contact ★★★

To request immediate participation, please go to the Foundation website and complete the Request for Participation Response Form or call 877-232-0859.

For additional details on this initiative, sign up for one of the scheduled telephone seminars from the schedule posted on our website – [www.SHCPFoundation.org](http://www.SHCPFoundation.org)

#### Senior Housing Crime Prevention Foundation

5100 Poplar Ave., Ste. 711

Memphis, TN 38137

877-232-0859 Fax: 901-523-3620



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