



Rec
2-16-11

SENIOR HOUSING CRIME PREVENTION FOUNDATION, INC.
SENIOR HOUSING CRIME PREVENTION FOUNDATION INVESTMENT CORPORATION

To: David Stevens
Jim Spruell.

January 18, 2011

MEMORANDUM

To: Mr. James Wells - President & CEO

From: Peter K. Gwaltney - Vice Chairman & CEO

From: Nancy Henderson
STNet # 340-5269

Re: 2010 Year End Results - SunTrust Bank's CRA Participation - North Carolina

On behalf of everyone at the Senior Housing Crime Prevention Foundation, I want to wish you a very Happy New Year and thank you for your continued support. I hope 2011 brings success and prosperity to everyone involved with your bank.

I am pleased to report that your bank's sponsored senior facility participating in the Senior Crimestoppers program experienced a crime reduction rate of 71.74% for the period ending December 31, 2010 as evidenced by the first graph in the packet. The second graph reflects an incident reduction rate of 88.89% throughout the Veterans nursing homes your bank sponsors through the Foundation's Veterans Initiative. The national crime reduction rate for all participating facilities was 92.70% for the same time period. You should be proud of the role your bank has played to help produce these results.

In spite of our outstanding results in reducing nursing home crime, we continue to fight a daily battle against those who perpetrate crime against vulnerable residents. The Senior Crimestoppers program is the only initiative, public or private, that is having a measurable impact on the problem of nursing home crime in America, and we are proud to be exclusively funded by the banking industry. That's a good news story to tell at a time when bad news seems to dominate our headlines.

The Year In Review - I am pleased to report that 2010 was an extraordinary year for the Foundation in every regard. In the fourth quarter we experienced a surge of loan and investment activity from large and small banks across the country. We believe this increase in activity signals an improvement in the banking industry and our economy as a whole.

Veterans Initiative - In 2010, we made great strides toward completing our mission of providing the Senior Crimestoppers program for all 140 Veterans nursing homes in the nation at no cost to the facilities or their residents. To date, we have implemented the Senior Crimestoppers program in 52 Veterans Nursing Homes in 36 states with the financial support of banks from New York to California, with CRA qualified loans and investments ranging from \$150,000 to \$10 million. This sounds good, and it is, but we still have 88 facilities to go before we have completed our mission. We have renewed our marketing efforts with the National Association of Veterans Homes, ICBA, ABA and our state bankers association partners, and will be reaching out to the banking industry throughout 2011. Please take a moment to review the enclosed examples of positive public exposure some of our participating banks have received. This exposure comes from banks using the Foundation's marketing materials to gain local news coverage and as a result of the Foundation's relationship with the state bankers associations who promote banks participating the Foundation.

Please Mark Your Calendar - The 8th Annual Doing Well by Doing Good Bankers Conference will be held in New York City, October 6-7, 2010. Guest speakers will include bankers, senior regulatory officials, and other dignitaries who will discuss the current banking environment, CRA and community development issues and trends, outreach to the veteran community, business development in nursing homes, and much more. There will be no registration fee to attend, one complimentary night in the hotel will be provided for each participating bank, and we will provide one \$200 travel reimbursement for each participating bank. **Registration information and hotel registration instructions will be sent to you next month. Please reserve the date on your calendar**

Note: We suggest that you keep a copy of this report in your 2010 CRA file.

Veterans Homes

Senior Crimestoppers Member Facilities Cumulative Incident Reduction Statistics

As of December 31, 2010

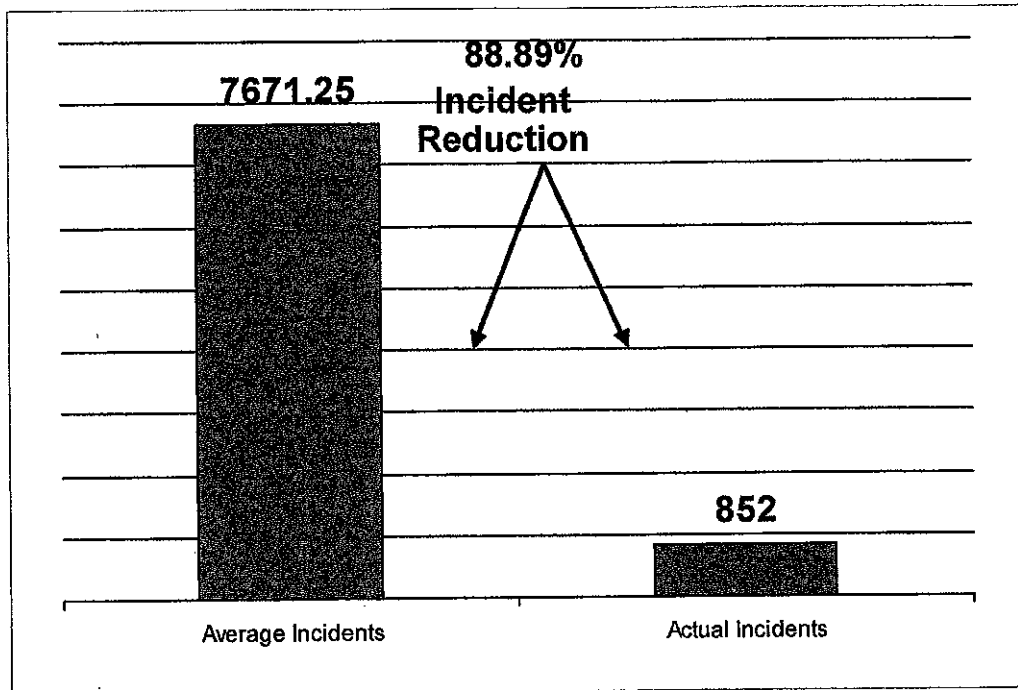
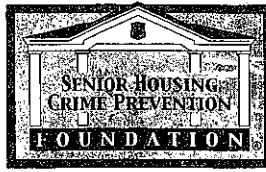


Chart Legend

- 1. Average Incidents Bar:** The average number of crime incidents cited in the attached graph is confidential information supplied by each participating facility in Senior Crimestoppers at the time of program commencement. This previous level of incidents experienced is pro-rated and factored by month via the Senior Crimestoppers Crime-Trac System to provide an expected number of crime incidents for each future month, based upon the actual past facility experience.
- 2. Actual Incidents Bar:** The actual incident column represents the actual number of crime incidents reported and experienced after the inception of Senior Crimestoppers in each facility. This information is tracked daily and is constantly being monitored against the previous statistics recorded by the facility.
- 3. Incident Reduction/Increase Percent:** Represents the true and accurate effect that Senior Crimestoppers is having for the group the graph is representing, i.e.: facility, state, regional, or national. It serves as a true barometer of results, based on fact.



SENIOR HOUSING CRIME PREVENTION FOUNDATION, INC.
SENIOR HOUSING CRIME PREVENTION FOUNDATION INVESTMENT CORPORATION

January 18, 2011

MEMORANDUM

To: Mr. James Wells - President & CEO

From: Peter K. Gwaltney - Vice Chairman & CEO

Re: **2010 Year End Results – SunTrust Bank’s CRA Participation** - West VA.

On behalf of everyone at the Senior Housing Crime Prevention Foundation, I want to wish you a very Happy New Year and thank you for your continued support. I hope 2011 brings success and prosperity to everyone involved with your bank.

I am pleased to report that your bank’s sponsored senior facility participating in the Senior Crimestoppers program experienced a crime reduction rate of 100% for the period ending December 31, 2010. The national crime reduction rate for all participating facilities was 92.70% for the same time period. You should be proud of the role your bank has played to help produce these results.

In spite of our outstanding results in reducing nursing home crime, we continue to fight a daily battle against those who perpetrate crime against vulnerable residents. The Senior Crimestoppers program is the only initiative, public or private, that is having a measurable impact on the problem of nursing home crime in America, and we are proud to be exclusively funded by the banking industry. That’s a good news story to tell at a time when bad news seems to dominate our headlines.

The Year In Review – I am pleased to report that 2010 was an extraordinary year for the Foundation in every regard. In the fourth quarter we experienced a surge of loan and investment activity from large and small banks across the country. We believe this increase in activity signals an improvement in the banking industry and our economy as a whole.

Veterans Initiative – In 2010, we made great strides toward completing our mission of providing the Senior Crimestoppers program for all 140 Veterans nursing homes in the nation at no cost to the facilities or their residents. To date, we have implemented the Senior Crimestoppers program in 52 Veterans Nursing Homes in 36 states with the financial support of banks from New York to California, with CRA qualified loans and investments ranging from \$150,000 to \$10 million. This sounds good, and it is, but we still have 88 facilities to go before we have completed our mission. We have renewed our marketing efforts with the National Association of Veterans Homes, ICBA, ABA and our state bankers association partners, and will be reaching out to the banking industry throughout 2011. Please take a moment to review the enclosed examples of positive public exposure some of our participating banks have received. This exposure comes from banks using the Foundation’s marketing materials to gain local news coverage and as a result of the Foundation’s relationship with the state bankers associations who promote banks participating the Foundation.

Please Mark Your Calendar - The 8th Annual Doing Well by Doing Good Bankers Conference will be held in **New York City, October 6-7, 2010**. Guest speakers will include bankers, senior regulatory officials, and other dignitaries who will discuss the current banking environment, CRA and community development issues and trends, outreach to the veteran community, business development in nursing homes, and much more. There will be no registration fee to attend, one complimentary night in the hotel will be provided for each participating bank, and we will provide one \$200 travel reimbursement for each participating bank. **Registration information and hotel registration instructions will be sent to you next month. Please reserve the date on your calendar**

Note: We suggest that you keep a copy of this report in your 2010 CRA file.

Rec 2-7-11

2-8-11

To: John Stallings
Jim Spruell

From: Nancy Hendon
404-230-5269

SunTrust Bank - West Virginia
Senior Crimestoppers
Member Facilities
Cumulative Incident Reduction Statistics
As of December 31, 2010

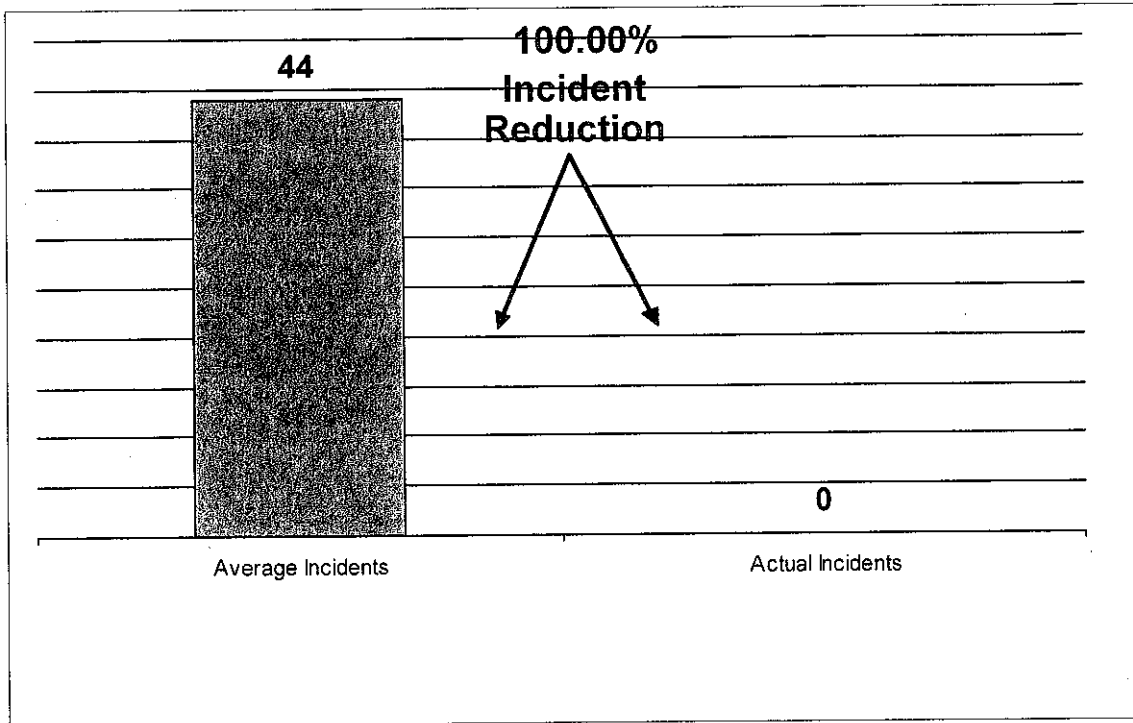


Chart Legend

1. **Average Incidents Bar:** The average number of crime incidents cited in the attached graph is confidential information supplied by each participating facility in Senior Crimestoppers at the time of program commencement. This previous level of incidents experienced is pro-rated and factored by month via the Senior Crimestoppers Crime-Trac System to provide an expected number of crime incidents for each future month, based upon the actual past facility experience.
2. **Actual Incidents Bar:** The actual incident column represents the actual number of crime incidents reported and experienced after the inception of Senior Crimestoppers in each facility. This information is tracked daily and is constantly being monitored against the previous statistics recorded by the facility.
3. **Incident Reduction/Increase Percent:** Represents the true and accurate effect that Senior Crimestoppers is having for the group the graph is representing, i.e.: facility, state, regional, or national. It serves as a true barometer of results, based on fact.



Rec 2-7-11

2-8-11

To: Mike Butler
Jim Spruell

SENIOR HOUSING CRIME PREVENTION FOUNDATION, INC.
SENIOR HOUSING CRIME PREVENTION FOUNDATION INVESTMENT CORPORATION

January 18, 2011

From: Nancy Henderson
404-230-5269

MEMORANDUM

To: Mr. James Wells - President & CEO

From: Peter K. Gwaltney - Vice Chairman & CEO

Re: 2010 Year End Results - SunTrust Bank - Knoxville Region's CRA Participation

On behalf of everyone at the Senior Housing Crime Prevention Foundation, I want to wish you a very Happy New Year and thank you for your continued support. I hope 2011 brings success and prosperity to everyone involved with your bank.

I am pleased to report that your bank's sponsored senior facilities participating in the Senior Crimestoppers program experienced a crime reduction rate of 92.79% for the period ending December 31, 2010. The national crime reduction rate for all participating facilities was 92.70% for the same time period. You should be proud of the role your bank has played to help produce these results.

In spite of our outstanding results in reducing nursing home crime, we continue to fight a daily battle against those who perpetrate crime against vulnerable residents. The Senior Crimestoppers program is the only initiative, public or private, that is having a measurable impact on the problem of nursing home crime in America, and we are proud to be exclusively funded by the banking industry. That's a good news story to tell at a time when bad news seems to dominate our headlines.

The Year In Review - I am pleased to report that 2010 was an extraordinary year for the Foundation in every regard. In the fourth quarter we experienced a surge of loan and investment activity from large and small banks across the country. We believe this increase in activity signals an improvement in the banking industry and our economy as a whole.

Veterans Initiative - In 2010, we made great strides toward completing our mission of providing the Senior Crimestoppers program for all 140 Veterans nursing homes in the nation at no cost to the facilities or their residents. To date, we have implemented the Senior Crimestoppers program in 52 Veterans Nursing Homes in 36 states with the financial support of banks from New York to California, with CRA qualified loans and investments ranging from \$150,000 to \$10 million. This sounds good, and it is, but we still have 88 facilities to go before we have completed our mission. We have renewed our marketing efforts with the National Association of Veterans Homes, ICBA, ABA and our state bankers association partners, and will be reaching out to the banking industry throughout 2011. Please take a moment to review the enclosed examples of positive public exposure some of our participating banks have received. This exposure comes from banks using the Foundation's marketing materials to gain local news coverage and as a result of the Foundation's relationship with the state bankers associations who promote banks participating the Foundation.

Please Mark Your Calendar - The 8th Annual Doing Well by Doing Good Bankers Conference will be held in **New York City, October 6-7, 2010**. Guest speakers will include bankers, senior regulatory officials, and other dignitaries who will discuss the current banking environment, CRA and community development issues and trends, outreach to the veteran community, business development in nursing homes, and much more. There will be no registration fee to attend, one complimentary night in the hotel will be provided for each participating bank, and we will provide one \$200 travel reimbursement for each participating bank. **Registration information and hotel registration instructions will be sent to you next month. Please reserve the date on your calendar**

Note: We suggest that you keep a copy of this report in your 2010 CRA file.

SunTrust Bank--Knoxville
Senior Crimestoppers
Member Facilities
Cumulative Incident Reduction Statistics
As of December 31, 2010

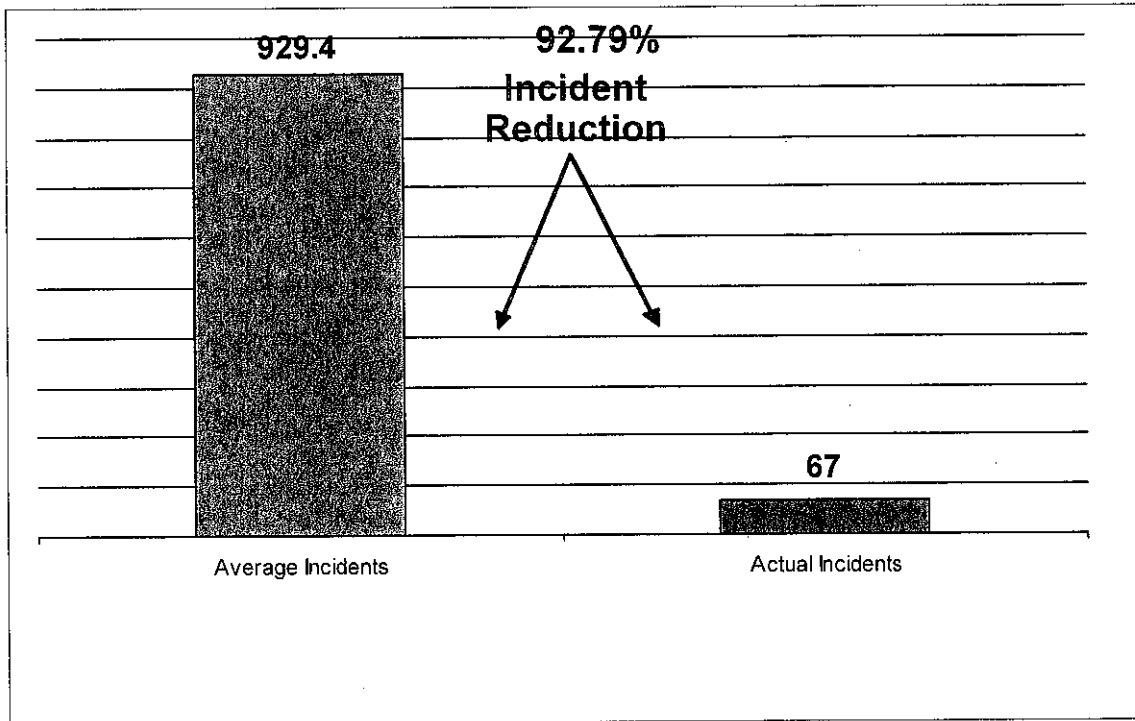
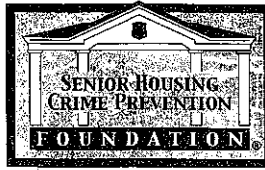


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2. **Actual Incidents Bar:** The actual incident column represents the actual number of crime incidents reported and experienced after the inception of Senior Crimestoppers in each facility. This information is tracked daily and is constantly being monitored against the previous statistics recorded by the facility.
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Rec 2-7-11

2-8-11

TO: Jim Spruell
Johnny Moore

SENIOR HOUSING CRIME PREVENTION FOUNDATION, INC.
SENIOR HOUSING CRIME PREVENTION FOUNDATION INVESTMENT CORPORATION

January 18, 2011

From: Nancy Henderson
404-230-5269

MEMORANDUM

To: Mr. James Wells - President & CEO

From: Peter K. Gwaltney - Vice Chairman & CEO

Re: 2010 Year End Results - SunTrust Bank's CRA Participation - Memphis

On behalf of everyone at the Senior Housing Crime Prevention Foundation, I want to wish you a very Happy New Year and thank you for your continued support. I hope 2011 brings success and prosperity to everyone involved with your bank.

I am pleased to report that your bank's sponsored senior facilities participating in the Senior Crimestoppers program experienced a crime reduction rate of 96.43% for the period ending December 31, 2010. The national crime reduction rate for all participating facilities was 92.70% for the same time period. You should be proud of the role your bank has played to help produce these results.

In spite of our outstanding results in reducing nursing home crime, we continue to fight a daily battle against those who perpetrate crime against vulnerable residents. The Senior Crimestoppers program is the only initiative, public or private, that is having a measurable impact on the problem of nursing home crime in America, and we are proud to be exclusively funded by the banking industry. That's a good news story to tell at a time when bad news seems to dominate our headlines.

The Year In Review - I am pleased to report that 2010 was an extraordinary year for the Foundation in every regard. In the fourth quarter we experienced a surge of loan and investment activity from large and small banks across the country. We believe this increase in activity signals an improvement in the banking industry and our economy as a whole.

Veterans Initiative - In 2010, we made great strides toward completing our mission of providing the Senior Crimestoppers program for all 140 Veterans nursing homes in the nation at no cost to the facilities or their residents. To date, we have implemented the Senior Crimestoppers program in 52 Veterans Nursing Homes in 36 states with the financial support of banks from New York to California, with CRA qualified loans and investments ranging from \$150,000 to \$10 million. This sounds good, and it is, but we still have 88 facilities to go before we have completed our mission. We have renewed our marketing efforts with the National Association of Veterans Homes, ICBA, ABA and our state bankers association partners, and will be reaching out to the banking industry throughout 2011. Please take a moment to review the enclosed examples of positive public exposure some of our participating banks have received. This exposure comes from banks using the Foundation's marketing materials to gain local news coverage and as a result of the Foundation's relationship with the state bankers associations who promote banks participating the Foundation.

Please Mark Your Calendar - The 8th Annual Doing Well by Doing Good Bankers Conference will be held in **New York City, October 6-7, 2010**. Guest speakers will include bankers, senior regulatory officials, and other dignitaries who will discuss the current banking environment, CRA and community development issues and trends, outreach to the veteran community, business development in nursing homes, and much more. There will be no registration fee to attend, one complimentary night in the hotel will be provided for each participating bank, and we will provide one \$200 travel reimbursement for each participating bank. **Registration information and hotel registration instructions will be sent to you next month. Please reserve the date on your calendar**

Note: We suggest that you keep a copy of this report in your 2010 CRA file.

SunTrust Bank - Memphis
Senior Crimestoppers
Member Facilities
Cumulative Incident Reduction Statistics
As of December 31, 2010

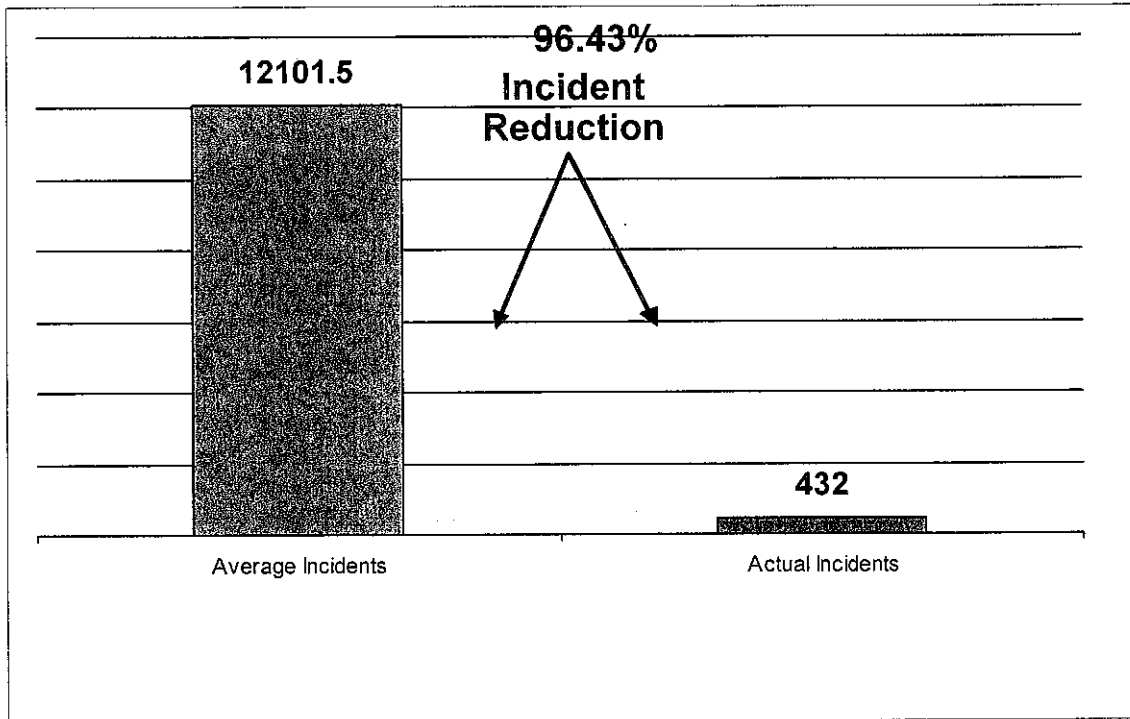
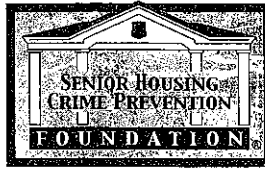


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Rec 2-7-11

2-8-11

To: Sim Spruell
Rob McNeilly

SENIOR HOUSING CRIME PREVENTION FOUNDATION, INC.
SENIOR HOUSING CRIME PREVENTION FOUNDATION INVESTMENT CORPORATION

From: Nancy Henderson
404-230-5269

January 18, 2011

MEMORANDUM

To: Mr. James Wells - President & CEO

From: Peter K. Gwaltney - Vice Chairman & CEO

Re: 2010 Year End Results - SunTrust Bank - Nashville Region's CRA Participation

On behalf of everyone at the Senior Housing Crime Prevention Foundation, I want to wish you a very Happy New Year and thank you for your continued support. I hope 2011 brings success and prosperity to everyone involved with your bank.

I am pleased to report that your bank's sponsored senior facility participating in the Senior Crimestoppers program experienced a crime reduction rate of 88.79% for the period ending December 31, 2010. The national crime reduction rate for all participating facilities was 92.70% for the same time period. You should be proud of the role your bank has played to help produce these results.

In spite of our outstanding results in reducing nursing home crime, we continue to fight a daily battle against those who perpetrate crime against vulnerable residents. The Senior Crimestoppers program is the only initiative, public or private, that is having a measurable impact on the problem of nursing home crime in America, and we are proud to be exclusively funded by the banking industry. That's a good news story to tell at a time when bad news seems to dominate our headlines.

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Note: We suggest that you keep a copy of this report in your 2010 CRA file.

SunTrust Bank - Nashville
Senior Crimestoppers
Member Facilities
Cumulative Incident Reduction Statistics
As of December 31, 2010

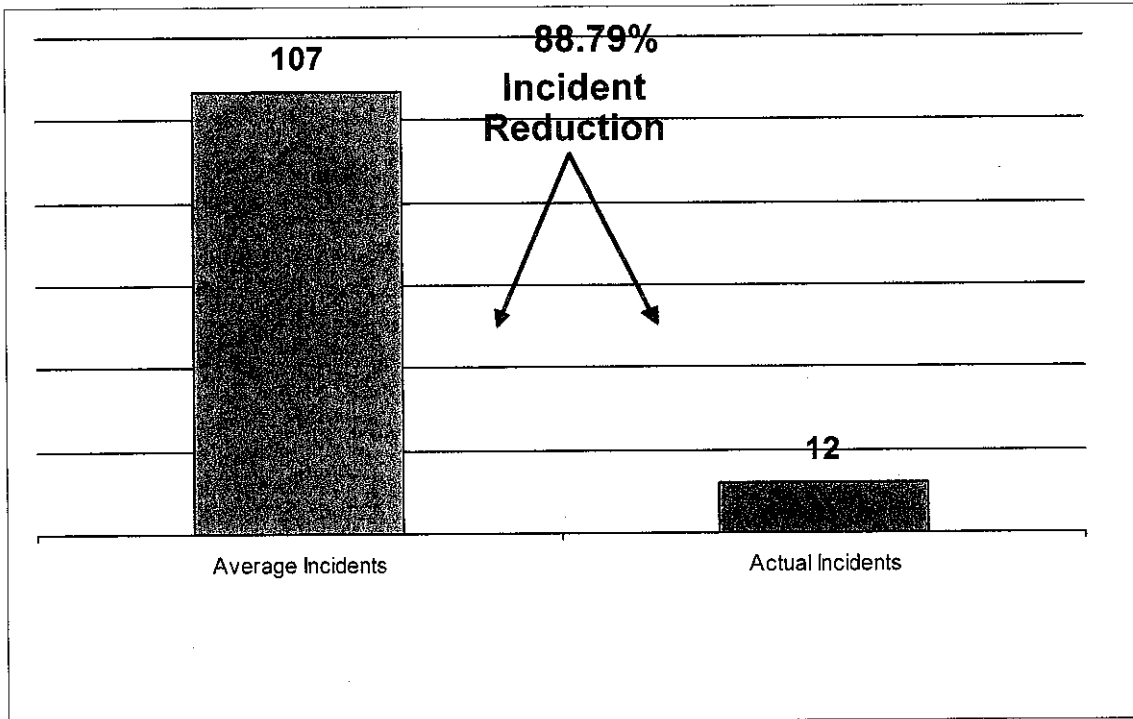


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