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Senior Housing Crime Prevention Foundation, Inc.
Senior Housing Crime Prevention Foundation Investment Corporation

October 15, 2009

MEMORANDUM

TO: Mr. James M. Wells - President & CEO

FM: Peter K. Gwaltney - Vice Chairman & Chief Executive Officer

RE: 3rd Quarter 2009 Results - SunTrust Bank

I am pleased to share the 3rd Quarter 2009 crime incident results for the senior housing facilities sponsored through the Senior Housing Crime Prevention Foundation. SunTrust Bank's participation has helped your senior housing facilities covered by the Senior Crimestoppers program to reach a crime reduction rate of 96.17% for the period ending September 30, 2009. Nationally, the crime reduction rate stands at 92.75% for the same time period. On behalf of the facilities, residents and family members – thank you!

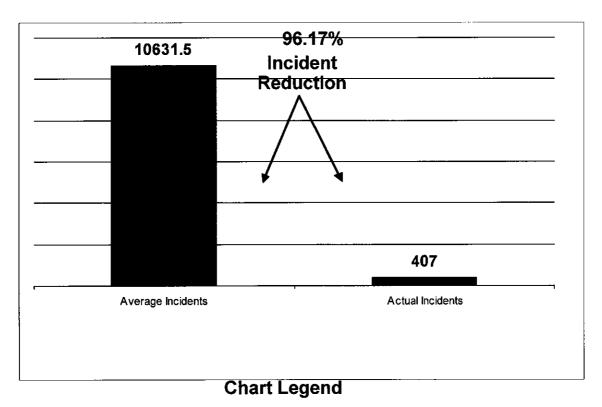
News of Note

- 6th Annual SHCPF "Doing Well by Doing Good" Bankers Conference Our annual conference, held October 8-9 in Washington, D.C., was a tremendous success. The conference grew 40% this year, with 200 bankers and 15 bankers associations in attendance. Bankers had opportunities to hear from senior regulatory officials and bankers, network with one another, and learn about developments in the Foundation and the Senior Crimestoppers program. Attached are some notable quotes from FDIC Chairman Sheila Bair, Federal Reserve Governor Elizabeth Duke, and others about the Foundation and the Senior Crimestoppers program.
- Protecting our Veterans Incidents of crime against our nation's 40,000 living in Veterans Homes is a constant daily occurrence, and it will not be tolerated any longer. The boards of the Armed Forces Veterans Home Foundation and the National Association of State Veterans Homes have asked the Senior Housing Crime Prevention Foundation to provide the Senior Crimestoppers program for all 160 Veterans Homes in the nation, covering all 40,000 residents. The SHCPF has accepted the challenge, and we have joined forces with the American Bankers Association, the Independent Community Bankers of America, and a large number of state bankers associations across the country to ask every bank in the nation to make a sponsorship commitment to this initiative. Information about this important initiative is enclosed. If you want to more information, please call the Foundation office at 877-232-0859, or go to our website, www.shcpfoundation.org.
- Please mark your calendar for October 7-8, 2010, for our 7th Annual Conference at the beautiful and historic Peabody Hotel in Memphis, Tennessee.

Thank you for your continued support of the Foundation and the difference SunTrust Bank is making in your community with Senior Crimestoppers.

SunTrust Bank - Memphis

Senior Crimestoppers Member Facilities Cumulative Incident Reduction Statistics



- 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.



October 15, 2009

MEMORANDUM

TO: Mr. James M. Wells - President & CEO

FM: Peter K. Gwaltney - Vice Chairman & Chief Executive Officer

RE: 3rd Quarter 2009 Results - SunTrust Bank - Knoxville Region

I am pleased to share the 3rd Quarter 2009 crime incident results for the senior housing facilities sponsored through the Senior Housing Crime Prevention Foundation. SunTrust Bank - Knoxville Region's participation has helped your senior housing facilities covered by the Senior Crimestoppers program to reach a crime reduction rate of 90.28% for the period ending September 30, 2009. Nationally, the crime reduction rate stands at 92.75% for the same time period. On behalf of the facilities, residents and family members – thank you!

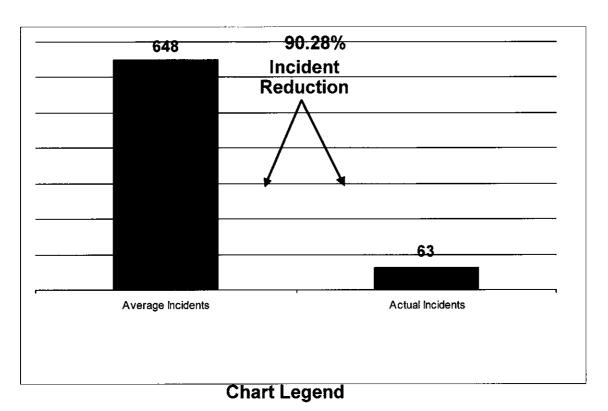
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Thank you for your continued support of the Foundation and the difference SunTrust Bank - Knoxville Region is making in your community with Senior Crimestoppers.

SunTrust Bank--Knoxville

Senior Crimestoppers Member Facilities Cumulative Incident Reduction Statistics



- 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.
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October 15, 2009

MEMORANDUM

TO: Mr. James M. Wells - President & CEO

FM: Peter K. Gwaltney - Vice Chairman & Chief Executive Officer

RE: 3rd Quarter 2009 Results - SunTrust Bank - Nashville Region

I am pleased to share the 3rd Quarter 2009 crime incident results for the senior housing facilities sponsored through the Senior Housing Crime Prevention Foundation. SunTrust Bank - Nashville Region's participation has helped your senior housing facilities covered by the Senior Crimestoppers program to reach a crime reduction rate of 87.10% for the period ending September 30, 2009. Nationally, the crime reduction rate stands at 92.75% for the same time period. On behalf of the facility, residents and family members – thank you!

News of Note

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Thank you for your continued support of the Foundation and the difference SunTrust Bank - Nashville Region is making in your community with Senior Crimestoppers.

SunTrust Bank - Nashville

Senior Crimestoppers **Member Facilities Cumulative Incident Reduction Statistics**

As of September 30, 2009

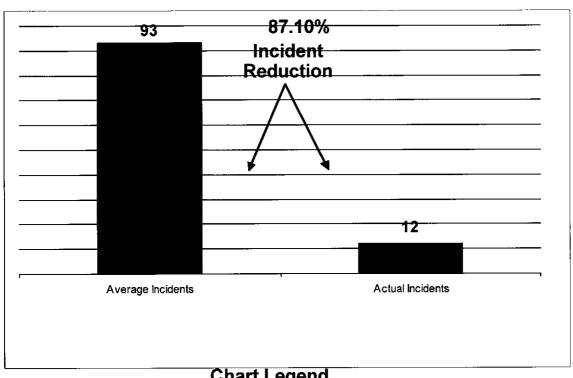


Chart Legend

- 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.
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RE: 3rd Quarter 2009 Results – SunTrust Bank

I am pleased to share the 3rd Quarter 2009 crime incident results for the senior housing facilities sponsored through the Senior Housing Crime Prevention Foundation. SunTrust Bank's participation has helped your senior housing facilities covered by the Senior Crimestoppers program to reach a crime reduction rate of 100% for the period ending September 30, 2009. Nationally, the crime reduction rate stands at 92.75% for the same time period. On behalf of the facility, residents and family members – thank you!

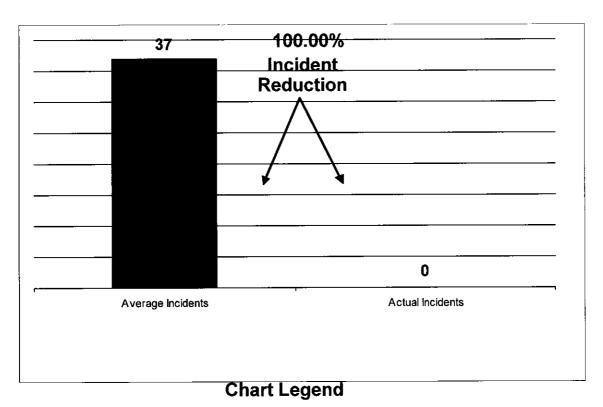
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SunTrust Bank - West Virginia

Senior Crimestoppers Member Facilities Cumulative Incident Reduction Statistics



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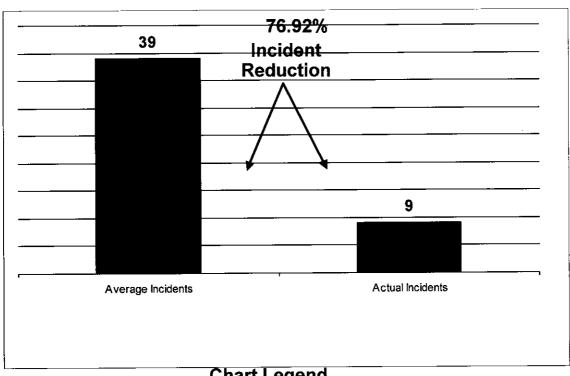
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SunTrust Bank - North Carolina

Senior Crimestoppers **Member Facilities Cumulative Incident Reduction Statistics**



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Notable quotes from the 6th Annual "Doing Well by Doing Good" Bankers Conference in Washington, DC

I commend the Foundation for working with the banking industry to protect low and moderate income seniors and Veterans living in nursing homes. Your programs are providing critical community services that they might certainly otherwise go without. The Senior Crimestoppers program assures that these seniors have a safe place to call home. The FDIC strongly supports these efforts and we show it by granting CRA credit for loans and investments the banks make in the Foundation. This is an excellent example of how CRA qualifying activities show a positive return for the community, stake holders and ultimately the institution. Your work will be increasingly relevant for many years to come. – Sheila Bair, Chairman, FDIC

This Foundation which focuses on ensuring the safety of lower income seniors providing lockboxes for those living in lower income senior housing and funding the Senior Crimestoppers program is incredibly important. It has made a significant difference in the quality of life of an often overlooked part of our communities. These approaches to helping seniors are simple but yet they are effective and they wouldn't be available if it weren't for you. So I want to commend you for putting your time and your talent into support of the Foundation and support of its mission. — *Elizabeth A. Duke, Governor, Federal Reserve Board*

It is a pleasure to be affiliated with and play a very small role in a Foundation whose mission it is to provide and safe and secure living environment for the elder in skilled and assisted living environments around the country. The bank regulatory agencies have recognized the value of the Foundation's work and have chosen to recognize the loans and investments which the banks make through the Foundation qualify for CRA credit. – John Reich, SHCPF Board member and former director of the Office of Thrift Supervision

The American Bankers Association brings together banks of all sizes and charters to strengthen America's economy and our communities. I want to express our thanks to the people running this great program and bringing it to bankers across the country. The freedom we enjoy as Americans has been protected by our armed forces and we all need to do a better job in protecting our Veterans. As bankers we are honored to have this opportunity to thank thousands of Veterans and to give those Veterans living in Veterans nursing homes the safety and security they deserve. No one who has fought for our country should have to worry about theft of their personal possessions. We want to do our part to protect them because over the years, there are too many wars that have protected us. I know there are plenty of banks across the country that will embrace this opportunity to serve our Veterans in such a tangible and meaningful way. It is good business but more importantly, it is the right thing to do. – Edward Yingling, President & CEO, American Bankers Association, Washington, DC

The ICBA would like to recognize the terrific and powerful track record of the Senior Crimestoppers program. With the SHCPF and its leadership, it is not just a mission to provide these services in safety for senior citizens across the country but it really is a passion. So on behalf of ICBA, its leadership and the 5,000 member banks across the country, we look forward to helping the Veterans who have fought so hard for the country we love and for the liberties they have made possible. – *Gary Teagno, President & CEO, ICBA Services Network, Independent Community Bankers of America, Washington, DC*

Several of the residents have since come into the bank and opened new accounts and signed up for online banking as a direct result of the Foundation's Welcome Home Banking website. Because of programs like Welcome Home Banking, we are able to reach out on a personal level with the residents of our nursing homes. – Kim Dickerson, CRA Officer, Orange Savings Bank, Orange, TX

I joined Metropolitan National Bank and was charged with fixing the problem of having a low satisfactory on our last CRA examination. In talking with our examiners, they knew about the Foundation and endorsed the Foundation and so for the last two exams, in our performance evaluation on the Investment side; it specifically mentions the Foundation...as one of our CRA qualified investments. You can't get any better than that. It really works!! And you could say that I fixed our problem. – Virgil Miller, SVP, Metropolitan National Bank, Little Rock, AR

Investing in the SHCPF allows us to meet our CRA investment goals as well as give the bank a risk free investment. The process in completing the transaction was easy. From transferring the security to the setting up of the presentation at the sponsored nursing home...everything was easy and pain free. It was so easy in fact, that after making the first investment, I became so enthused in the process and helping the senior citizens in our community, that I presented the idea to the bank to sponsor a second nursing home, which we did the beginning of this year. Participating in the SHCPF has made it easy to meet our goals without having to do a lot of work in the process. They are just a phone call a way and it is a win-win situation for the bank and the communities we serve. - Shelia Williamson-Branch, Corporate Compliance Officer, Durham, NC

The Foundation made it easy to get the word out and worked with our bank's marketing department to help spread throughout the state. The public relations campaign had far reaching effects. It started with the family members of the residents calling into the bank asking more about the Senior Crimestoppers program and why the bank would do this. It ended up with the family members opening accounts. We even received a call from the Governors office asking what we were doing! Don't underestimate the power public relations when you make the decision to join the Foundation. They will support you every step of the way. – Taylor Barras, Market President, IberiaBank, New Iberia, LA

Being the sponsor of a nursing home is just the right thing to do. It is a great investment in your community and the bank gets credit on its CRA exam. If you have been to a senior facility, then you know all the things that can happen and the good you can do with this program. If you can prevent even once incident, you have done a lot of good. And that is what this is all about; it's about doing good. – *Vic Pierson, President, Moody National Bank, Galveston, TX*







The Nation's Voice for Community Banks* www.ICBA.org





BANKS TO AID ELDERLY VETERANS WITH CRIME PREVENTION

Press Conference
October 9, 2009 at 12:15 p.m.
Murrow Room
National Press Club – 13th Floor
529 14th Street NW
Washington, DC 20045

Washington, DC – October 9, 2009 - In a major banking industry announcement today, the American Bankers Association (ABA) and the Independent Community Bankers Association (ICBA) joined with the Senior Housing Crime Prevention Foundation (SHCPF), the Armed Forces Veterans Homes Foundation (AFVHF) and the National Association of State Veterans Homes (NASVH) to announce a national initiative that will help to ensure that 40,000 Veterans living in 160 State Veteran Nursing Homes in the U.S. are able to live out their lives in safe, secure enhanced quality-of-life environments free from the daily fear of crime, abuse, neglect, hostility and deprivation of personal freedom, as provided through the Senior Housing Crime Prevention Foundation's Senior Crimestoppers program.

"Protecting our nation's 40,000 elderly veterans living in long-term care is a need that must be addressed today, and I can't think of a better way to get this done than by asking every bank in the country to allocate a portion of their annual Community Reinvestment Act (CRA) budget to securing the Foundation's successful Senior Crimestoppers program," said SHCPF Chairman Mr. Charles C. King, III.

"In spite of many dedicated caregivers to our Veterans, unfortunately incidents of crime and personal violation of these residents is a constant daily occurrence," states Mr. James D. Staton, AFVHF Chairman. "What Veterans Homes need is a proactive, proven program like the Senior Crimestoppers program to keep such incidents from occurring."

"America's servicemen and women dedicate their lives to ensuring our freedom and making our country a safer place to live. Our nation's more than 8,000 community banks are proud to call many of these Veterans customers and serve them in cities and towns throughout Main Street America," said Gary Teagno, president and CEO of the Services Network for the Independent Community Bankers Association (ICBA). "ICBA is pleased to support this important effort that will provide our Veterans with peace of mind, safety and security."

The Senior Crimestoppers program is a proprietary operation of the SHCPF, a national 501(c)(3) non-profit organization which was established to provide a vehicle for banks to earn CRA credit through support of nursing home residents, who are classified as low-to-moderate income individuals. "Our veterans are clearly at risk from the ills of society. Senior Crimestoppers has a solid track record of reducing crime up to 92.61%, which is a remarkable achievement. In fact, it is difficult for any of our Home Administrators to imagine a more fundamental quality-of-life issue than the security and safety of the Homes in which our disabled and elderly veterans live," said Mr. Phillip L. Driskill, Past President and Lifetime Member, NASVH.

Senior Crimestoppers is built on a zero tolerance-to-crime platform that is vigilantly maintained for the residents, staff, management and visitors. Each resident is provided their own personal lock box to safeguard valuables. In addition, cash rewards up to \$1,000 are posted on every crime incident that is reported to the SCS call center. Rewards are paid anonymously to tipsters having information about the crime incident reported. In addition, all facilities in the program display a membership charter and are provided regular in-service training for residents, staff and management together with employee oath sheets, yard signs and quarterly reporting of crime prevention status.

Under the bank initiative, each Veteran resident will be provided a specially designed Veterans

personal lock box. In addition, SHCPF will provide each State Veterans Nursing Home with its

annual Time of Your Life video exhibit for the resident's enjoyment and each facility will receive

an annual cash contribution for a Wish Comes True grant to be given to select Veterans.

Banks will be asked to support this program by making direct no-risk, fully collateralized CRA

loans to the SHCPF. The loans will range from \$250,000, which sponsors 10 Veterans in the

program to \$2,500,000, which sponsors 100 Veterans. Full sponsorship of all Veteran Nursing

Home residents will require \$1.0 billion in bank participation. The SHCPF will use 1% of the

yield from each loan to run the Senior Crimestoppers program for the Veterans, the participating

banks will be paid the balance of the yield and will have the option to recapture the full loan

amount after the seven year sponsorship period.

"It is time for the banking industry to make a positive statement to the larger Veteran community

since one out of every six American citizens is a Veteran. Now is time to step forward with our

full commitment to solving this problem and restoring the dignity deserved to those who have

defended our freedom and the rights that we as a banking industry enjoy every day," said Mr.

Edward Yingling, President & CEO of the ABA.

For more information, please contact:

Senior Housing Crime Prevention Foundation

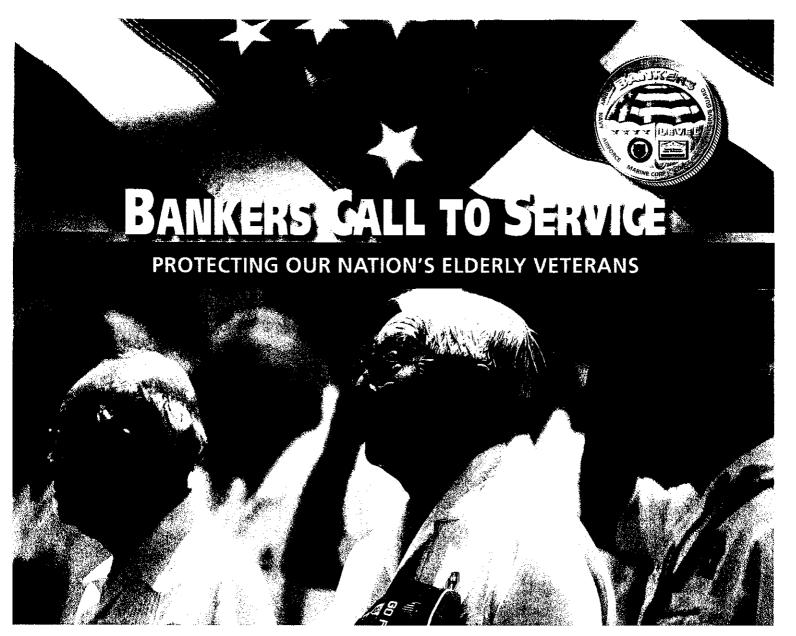
Lori Millar

877-232-0859 Toll Free

901-523-3620 Fax

Lori.Millar@SHCPFoundation.org

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

The Mission: Ensure that all 40,000 Veterans currently living in 160 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 joint boards of the Armed Forces Veterans Home Foundation (AFVHF) and National Association of State Veterans Homes (NASVH) have asked the Senior Housing Crime Prevention Foundation (SHCPF) to provide its Senior Crimestoppers program, through bank CRA 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, 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

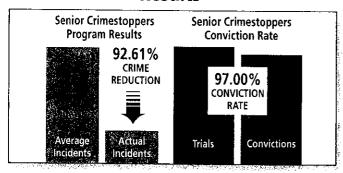
The Problem:

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

The Solution:

Senior Crimestoppers

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



Senior Crimestoppers is a proprietary **Program Components:**

-Workers compensation fraud rewards

- 24/7/365 totally anonymous tipsline

Educational Materials

- Membership charter plaque

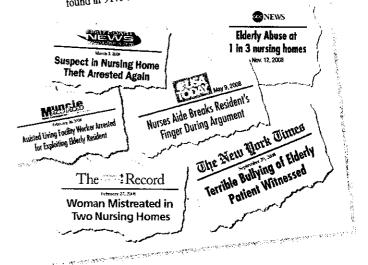
employee training

- Employee oath sheets

- Yard signs

Trends in Nursing Homes **Deficiencies and Complaints**

Deficiencies of substandard care, reduced quality-of-life, actual harm or immediate jeopardy found in 91% of the nation's nursing homes.



program operated by the Senior Housing

Cash Rewards up to \$1,000

- In-service video for
- Management and staff telephone in-service

- The Time of Your Life annual event - Annual Wish Comes True grant

Veterans Receive:

Personal Lock Boxes

Crimestoppers Program

Access to Senior

- Protection and peace of mind

- Zero tolerance to crime platform

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.

overall quality-of-life.

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

communities that contributes to a better

The Senior Crimestoppers program is a

visitors in our nation's senior housing

For More Information www.seniorcrimestoppers.org



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.
- 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.
- 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 Veteran Nursing Home Residents







"In spite of the many dedicated caregivers who serve our Veterans, incidents of crime and personal violations are a daily occurance. What Veterans Homes need is a proactive, proven program like the Senior Crimestoppers program to keep such incidents from occurring"

Ken Fulmer, President, Armed Forces Veterans Homes Foundation





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

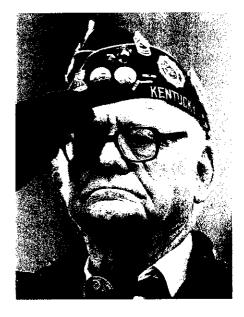
A \$1,500,000 loan sponsors 50 Veterans



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

Senior Housing Crime Prevention Foundation

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



www.SHCPFoundation.org