



*Tr. J. Small* Rec 11-4-10

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

October 20, 2010

## MEMORANDUM

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

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

**RE: 3rd Quarter 2010 Results – SunTrust Bank**

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I am pleased to share the 3rd Quarter 2010 crime incident results for the senior housing facilities sponsored through the Senior Housing Crime Prevention Foundation. The first graph is for the senior housing facility you support through the Foundation. SunTrust Bank's participation has resulted in a crime reduction rate of 73.33% for the period ending September 30, 2010. The second graph reflects an incident reduction rate of 95.23% throughout the Veterans nursing homes your bank sponsors through the Foundation's Veterans Initiative.

Nationally, there has been an overall crime reduction rate of 92.59% for the same time period. On behalf of the Veterans, residents and family members – thank you!

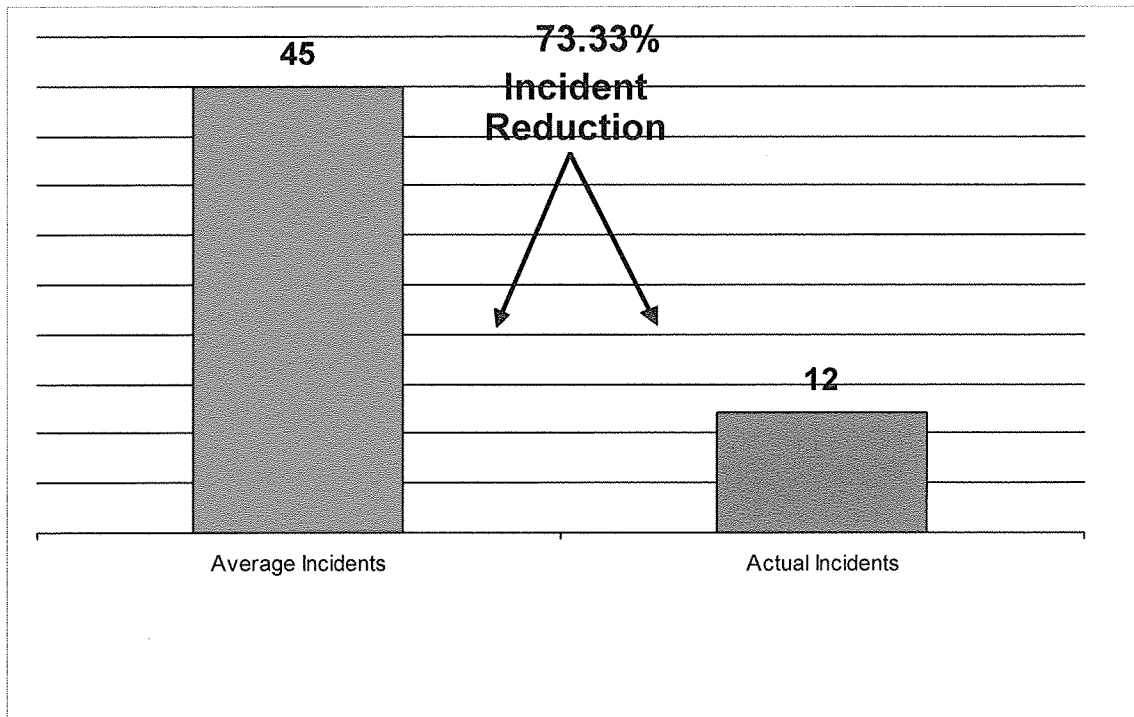
### News of Note

- **7<sup>th</sup> Annual SHCPF “Doing Well by Doing Good” Conference** – Our annual conference, held October 7-8 in Memphis, TN was a tremendous success. Bankers had opportunities to hear from FDIC Vice Chairman Marty Gruenberg, former Comptroller of the Currency Jerry Hawke, former OTS Director John Reich, past ICBA chairman Rusty Cloutier, and Foundation senior staff about developments in the banking industry, the Foundation and the Senior Crimestoppers program. **Attached are some notable quotes from our speakers.**
- **8<sup>th</sup> Annual SHCPF “Doing Well by Doing Good” Conference** - Please mark your calendar for next year's conference, October 6-7, 2011. The location will be announced soon.
- **Protecting our Veterans** – During the conference, we presented a short video interview of Gary Bermeosolo, Administrator of the Nevada State Veterans Home and one of his residents. Please take a few minutes to visit our website, [www.SHCPFfoundation.org](http://www.SHCPFfoundation.org), and watch the video. In the video, Gary explains in very clear terms why the Senior Crimestoppers program is needed in our nation's Veterans homes and how much they appreciate the support of the banks that are making it possible for them to have the program at no cost.
- **Veterans Initiative Update** – To date, more than 50 banks have made loans and investments to the Foundation to support the Veterans Initiative. As a result of this financial support, 52 Veterans homes now have the Senior Crimestoppers program, protecting 11,592 veterans. This is excellent progress, but we have a lot of work to do in order to complete our mission of providing Senior Crimestoppers to all 160 of our nation's Veterans homes.

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

**Note: We suggest keeping a copy of this report in your 2010 CRA file.**

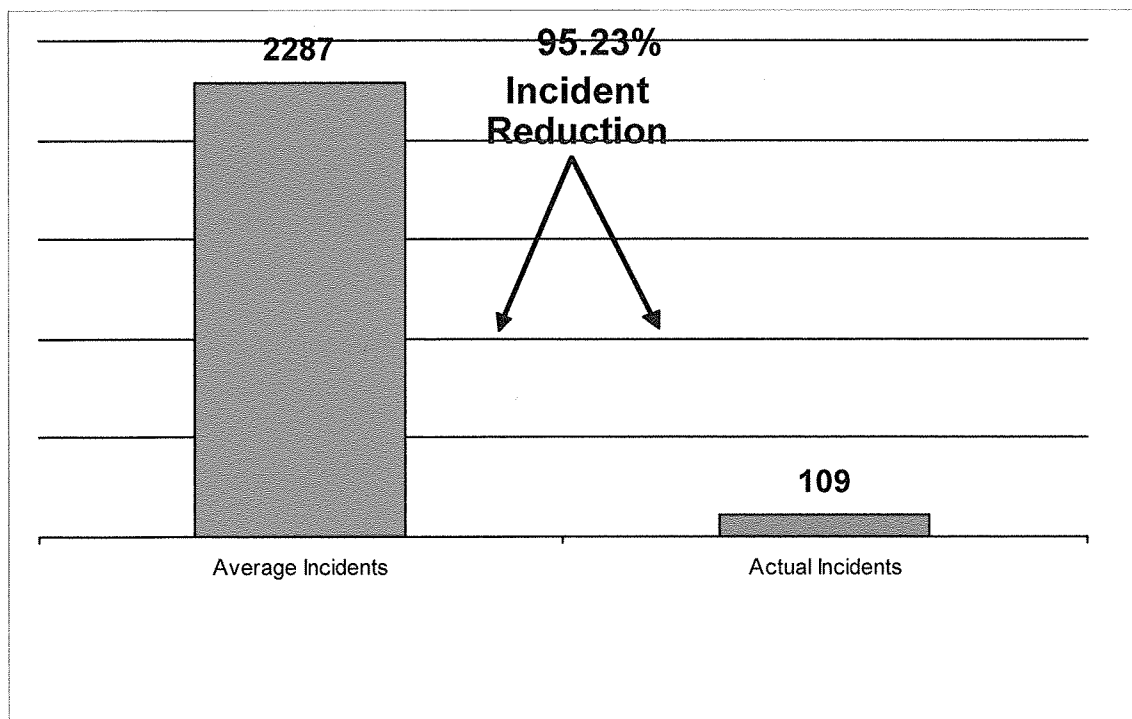
**SunTrust Bank - North Carolina**  
**Senior Crimestoppers**  
**Member Facilities**  
**Cumulative Incident Reduction Statistics**  
**As of September 30, 2010**



**Chart Legend**

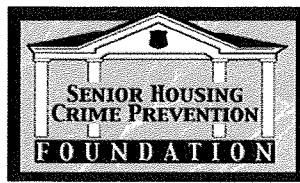
1. **Average Incidents Bar:** The average number of crime incidents cited in the attached graph is confidential information supplied by each participating facility in Senior Crimestoppers at the time of program commencement. This previous level of incidents experienced is pro-rated and factored by month 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.

**Banking Industry Veterans Initiative**  
**Senior Crimestoppers**  
**Member Facilities**  
**Cumulative Incident Reduction Statistics**  
**As of September 30, 2010**



**Chart Legend**

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## Speaker Quotes

7th Annual “Doing Well by Doing Good” Bankers Conference

Memphis, TN

Friday, October 8, 2010

It is a pleasure for me to see the work the banking community is doing through this foundation. It is truly an exceptional service! Anyone who has had interaction with senior housing understands that the central concern to the well being of those residents is security. If they do not feel secure, it's not only a threat to their physical well being but to their emotional well being and their general health. This is not an exaggeration. A program such as this is able to bring peace of mind to the residents of these facilities is no small thing; it is a significant contribution to the quality of their life. The FDIC has been a strong supporter of the Foundation and the Senior Crimestoppers program. It has been my experience that financial institutions are responsible community leaders, they are crucial to the well being of our neighborhoods and this kind of program really is as good of an example as any of what can be done when the financial industry focuses attention on neighborhood problems. I would like to commend you all for your participation. – *Martin Gruenberg, Vice Chairman of the Federal Deposit Insurance Corporation*

It is a pleasure to be affiliated with and play a very small role in the Foundation whose mission is to provide safe and secure living environments around the country. I think the Senior Crimestoppers program that the Foundation implements goes a long way in providing security to those individuals and peace of mind to family members through components of the program to address these issues. I very much appreciate that the bank regulatory agencies have recognized the value of the Foundation's work and have chosen to recognize loans and investments in which banks through the Foundation vie for Community Reinvestment Act credit. I continue to look forward to working with the Foundation to advance the work and expand the services and coverage to financial institutions around the country that are not currently covered. – *John Reich, SHCPF Board Member and Former Director of the Office of Thrift Supervision*

I must say that looking at these fantastic accomplishments of the Foundation over the last 10 years and reading your annual report which details those, I feel very humble about any contribution I might have made at the outset at the Foundation's life. And of course it was the wonderful staff of the OCC, the people who ran the Community Reinvestment Act program and who responded to the obvious merits of this program, who really deserve the credit for getting things going. I accept this award on behalf of all the people at the OCC who made a contribution. – *Jerry Hawke, Former Comptroller of the Currency, upon receiving the Foundation's Distinguished Service Award from Foundation Chairman, Charles C. King, III*

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7<sup>th</sup> Annual “Doing Well By Good” Bankers Conference  
October 8, 2010

I don't know that banks realize to the degree that we do, certainly those of us in the Senior Crimestoppers program, how valuable the program is. It is a **great** program. It is a good way to invest in the community and at the same time, help protect America's heroes. If we have sponsoring banks willing to come forth and sponsor State Veterans Homes, it is going to be a lot easier for homes to embrace and become involved in the program. – *Gary Bermeosolo, Administrator of the Nevada State Veterans Home*

I commend you [the Foundation] for exuding a genuine interest in creating peace of mind for seniors, and for making a solid case for banks to partner with the Senior Housing Crime Prevention Foundation. What you have established over the past 10 years through the creation of the Foundation is not only a win-win for business, but has made a tremendous difference in the lives of so many older Americans who are benefitting from the Senior Crimestoppers program. I believe in the good work you are doing and would love to do whatever I can to help you see your growth goals exceed expectations in the years ahead.” – *David Denton, Administrator, Asbury Methodist Village, Gaithersburg, MD*