Profitability

Solution$®

FALL 2014

Resources and Tools for Every Community Bank

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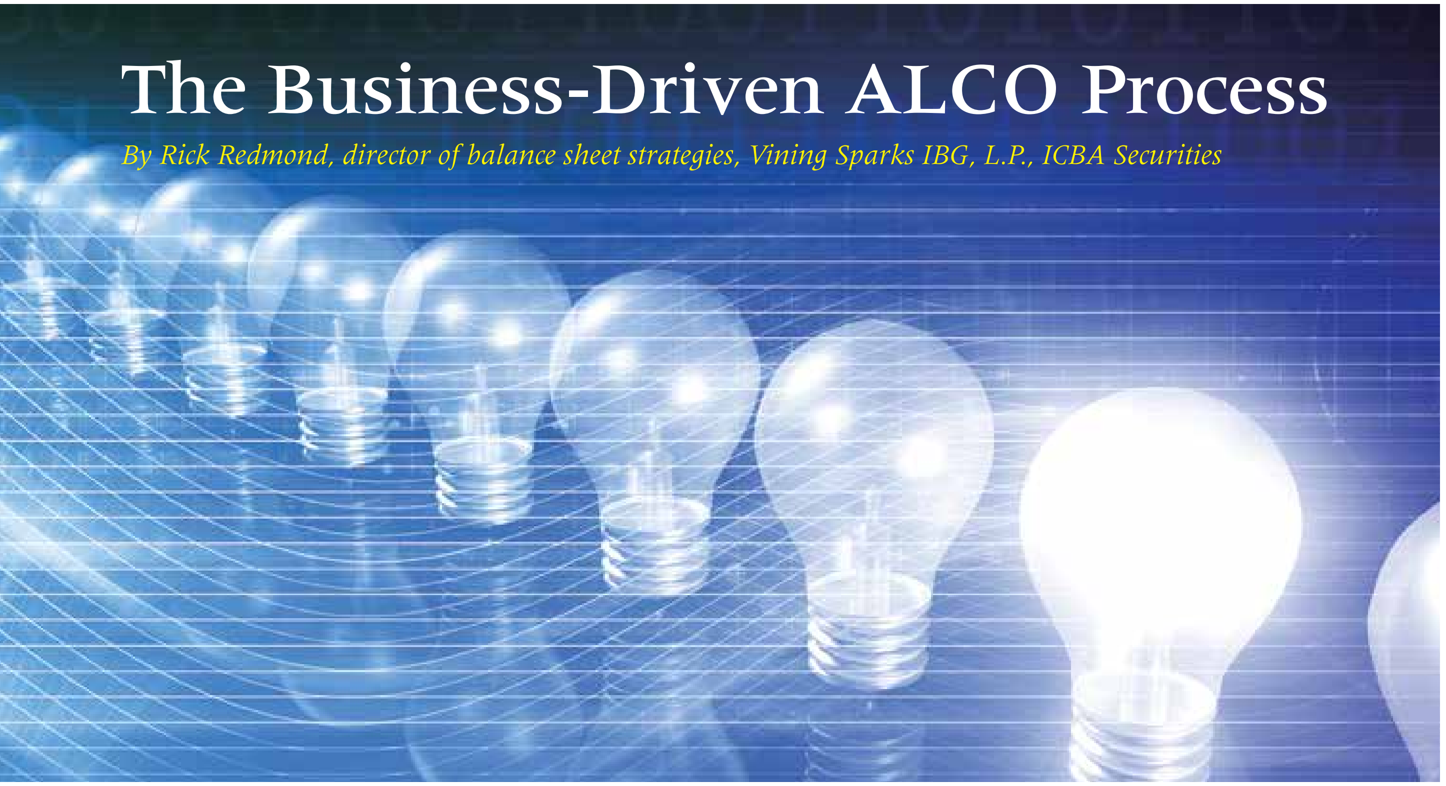
ICBA Services Network®

Profitability Solutions

A Publication of the ICBA Services Network

The ICBA Services Network® is the holding company for ICBA Bancard/TCM Bank®, ICBA Mortgage®, ICBA Securities®, ICBA Reinsurance®, ICBA Compliance & Risk Management® and ICBA Strategic Technology Solutions®. At the ICBA Services Network our mission is to enhance the franchise value of community banks by providing high-quality products and services that aggregate the buying-power of community banks nationwide.



The Business-Driven ALCO Process

By Rick Redmond, director of balance sheet strategies, Vining Sparks IBG, L.P., ICBA Securities

The Asset/Liability Committee (ALCO) has evolved significantly over the past few decades and now occupies a prominent position in the management hierarchy of most community banks. Its importance can be observed by seeing who sits on the committee, the amount of management effort, technology and other resources devoted to its support, as well as the emphasis placed on it by regulators.

Is your ALCO deserving of this lofty position? Is it truly fulfilling its mission? These are tough questions to answer, but if you leave your ALCO meetings without actionable steps to address interest rate risk, management concerns or business opportunities, the answer is probably no. In fact, even if you have a clear set of action steps and no one is accountable for executing the steps, the answer is definitely no.

Is it time to move on from an ALCO that is not fulfilling its mission? There are many, including ourselves, who believe the answer is "yes". Unfortunately, there is not, nor should there be, a one-size-fits-all template for a new ALCO structure. The new ALCO will have to be designed and aligned with the specific needs of the organization. For the large, diversified banks with enterprise risk management committees, perhaps it is time to delegate the ALCO's role to individual business units that have the skills, expertise and incentives to properly manage risk and take advantage of opportunities.

For most other banks, the traditional ALCO structure can still fulfill its mission ***if that structure supports a business-driven process***; a process responsive to business opportunities and changing market environments that proactively execute strategies. So the question for the community banker is, "How do you move to a business-driven ALCO process?"

Fortunately, ICBA Securities has the answer. ICBA Securities supports an integrated balance sheet performance management process that can help community bankers manage their balance sheets by transitioning to a business-driven ALCO process.Our integrated process starts with traditional ALCO activities:

- Review of macro factors that affect the regulatory, economic and interest rate environment;
- Review of local economic factors;
- Review of current balance sheet structure;
- Identification of risk using appropriate risk metrics;
- Implementation of strategies using traditional products such as:
    - Loan portfolio;
    - Bond portfolio;
    - Core deposits; and
    - Wholesale funding.

Then adds business-driven activities and additional products:

- Identification of business opportunities;
- Development of strategies to address balance sheet risk management concerns and business opportunities;
- Development of a strategy roadmap using most appropriate products;
- Assignment of responsibility;
- Implementation of strategies using additional products available to community banks:
    - Interest rate products;
    - Non-relationship loan portfolio; and
- Execution of strategy.

Because we strongly believe in the integrated balance sheet performance management approach, we have invested in the analytical systems, the expertise and we have the appropriate products to help you enjoy the benefits of a business-driven approach.

If you would like to learn more about how a business driven ALCO approach can help you improve performance and manage risk, please contact an ICBA Securities sales representative at (800) 422-6442.

Back to School

ICBA Securities Offers Top-Flight Bond Education

It's open enrollment time for the 2014 edition of the ICBA Bond Academy.

ICBA Securities, throughout its 25-year history, has offered a wide variety of educational events to its customers. The sessions that have been most directly related to securities knowledge and portfolio management have been the bond schools. These have had several different "wrappers" over the past quarter-century, and all have met their objectives.

Launched in 1991, the ICBA Graduate School of Bank Investments featured a number of industry experts, including Dr. Dewey Daane, the eminent finance professor from Vanderbilt University. It had a successful 10-year run as ICBA's premier investment-education event.

For more information on the ICBA Bond Academy, visit **www.icbasecurities.com** or contact Jim Reber at jreber@icbasecurities.com or (800) 422-6442.

The event was rebranded as the Community Bank Investment Institute in 2001. The curriculum has been constantly tweaked to ensure that the subject matter being presented is timely, relevant and usable by the attendees.

> The 2014 school year is Nov. 3-5. This year's event will for the first time be held at the fabulous Peabody Hotel in Memphis, Tenn.

Starting in 2013, the event was repackaged as the ICBA Bond Academy, to signify its objective of preparing new and rising managers to design, build and maintain a high-performing bond portfolio. Studies have shown that a community bank's collection of investments can add up to an additional 35 basis points of ROA compared to its lower-performing peers.

The 2014 school year is Nov. 3-5. This year's event will for the first time be held at the fabulous Peabody Hotel in Memphis, Tenn.

ICBA Securities has helped more than 2,000 bankers to better perform their duties relating to the investment portfolio, and a residual benefit is that the community banking industry has been more profitable and stable. The ICBA Bond Academy offers up to 17 hours of CPE credit, and of course some legendary Memphis nightlife is part of the social agenda.

ICBA BOND ACADEMY

We'll Teach You the Basics and Beyond.

Nov. 3-5, 2013
Memphis, Tenn.

The ICBA Bond Academy is designed to provide community banks with the knowledge needed to plan and manage effective community bank portfolios and to meet bank objectives. Institute topics will progress from the basics to more advanced topics during the session. You will learn something new, regardless of your level of experience.

Who should attend:

- Community bank CEOs, CFOs, investment officers and heirs apparent.
- Alumni will find new information.

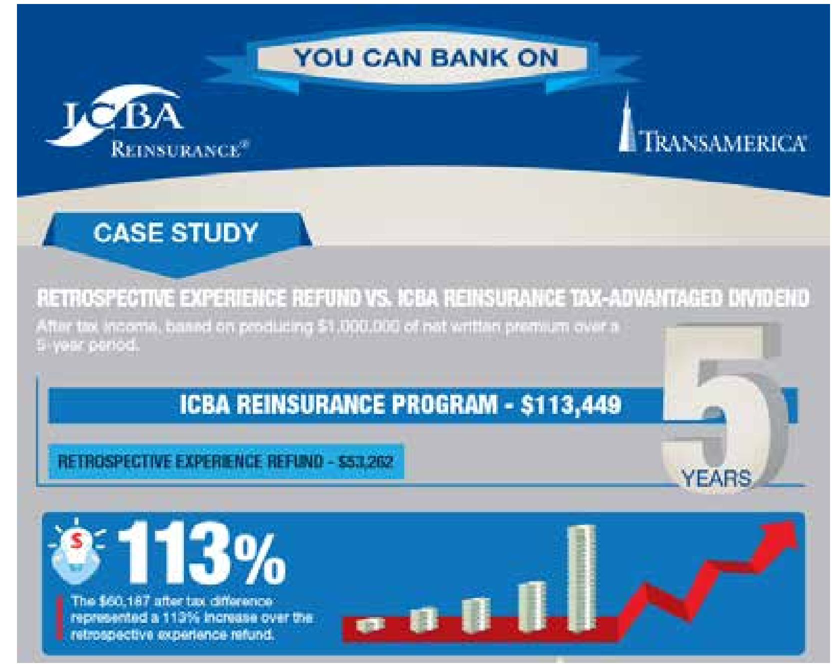
CPE Credit: Potential for up to 17 hours credit.

Questions: (800) 422-6442

ICBA Reinsurance Program Pays Dividends

Community bank installment lenders understand the importance of maximizing business relationships to ensure the highest level of financial success for their banks. Through your ICBA membership, you can realize even greater profit opportunities when you partner with ICBA Reinsurance.

A recent five-year case study comparing a high-performing installment lender in Texas that was receiving a retrospective experience refund to the tax-advantaged dividend received by a bank enrolled in the ICBA Reinsurance program indicated that the ICBA Reinsurance participant enjoyed greater after-tax income of almost 113 percent.



ICBA Reinsurance's credit life and disability program can open the door for your bank to earn additional new income on its credit insurance program by sharing in the insurance underwriting profits and investment income on premium reserves. If you have ever thought about forming your own reinsurance company or participating in an existing reinsurance company, now is the time to examine the benefits of ICBA Reinsurance. ICBA Reinsurance's service providers, Transamerica and the Plateau Group were selected by ICBA Reinsurance based on their ratings status, state-of-the-art technology and commitment to the community bank market. For more information call ICBA Reinsurance at (888) 790-6625.

Key Program Benefits

- No capitalization costs;
- Oversight by board of community bankers;
- Tax-advantaged income in the form of dividends;
- Stand-alone experience based on the underwriting results of your bank;
- Administrative costs spread across all participants;
- Non-assessable share of stock; and
- One-time-only stock purchase fee of $2,495.

Existing ICBA Reinsurance customers will soon be able to grow their credit life and disability program with ICBA Reinsurance and Transamerica's Installment Loan Portfolio Grow Kit. Coming to program participants this fall, the kit will provide an array of information and resources that community banks can use to sow the seeds for a more profitable installment loan portfolio. Look for you kit soon!

COMPLIANCE

Developing the Right-size Compliance Program

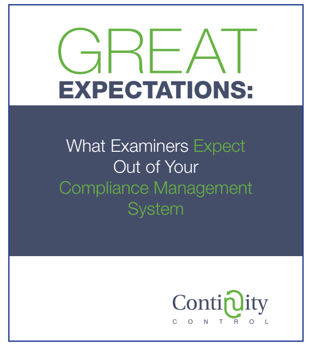
By Andy Greenawalt, CEO and founder, Continuity Control

In an increasingly complicated world of banking mired by regulations, many speculate that community banks are doomed. Managing the sheer magnitude of regulatory activity – nearly 250 changes in 2013 – represents a significant risk for small- and medium-sized banks.

Examiners' scrutiny also has intensified. They have shifted their focus from "if" financial institutions are being compliant to "how" they're managing compliance. Recent enforcement actions also indicate a growing frustration from regulators that community banks aren't establishing compliance management systems that can keep up with the regulatory pace.

Community banks can't continue to throw more resources and money at the problem, and it's unclear whether this approach would appease examiner demands.

So what is the answer? What is the "right-size" compliance program for a community bank?



First, bank executives need to gain a clear understanding of regulators' definition for a compliance management system (CMS) and its required elements. Putting key areas, such as board oversight, policies and procedures, risk management and audit practices under the looking glass will help determine if the institution's current system for compliance management will pass muster. Continuity Control outlines examiner expectations for a CMS in this complimentary white paper: **www.continuity.net/ICBA-CMS**.

Next, bank leaders must rethink how they manage compliance. Smaller banks, like all small businesses, need to be smarter, faster and more efficient to compete with their larger counterparts. Compliance is no different. It should be managed as a line of business and an organization-wide effort rather than a delegated task for the compliance officer.

To gain the advantage of economies of scale larger banks enjoy, community banks will need to leverage a combination of innovative technology and outsourcing. It's not about adding more resources and spending more money. It's about making smart, efficient use of automation and professional experts that will expand your capabilities while cutting costs. Those banks that invest in these tools now will not only improve compliance effectiveness, they will be able to focus their energies on growth and serving their communities.

ICBA Preferred Service Provider®

For more information call (888) WE.CMPLY or visit www.continuity.net.

Past Due Mortgage Loans and Escrow Accounts. What are a Bank's Options?

By Nanette Stanley, certified regulatory compliance manager, Chartwell Regulatory Compliance & Risk Management

While the housing market continues to stabilize, banks continue to face the dilemma of how to maintain hazard insurance and the payment of real estate taxes on mortgage loans that are in the arrears. These situations can frequently be accompanied by insufficient escrow balances, which force banks to evaluate how to pay for the hazard insurance that they are required to maintain and whether or not to pay the real estate taxes on the residence.

Payment of the hazard insurance can be accomplished in a couple of ways that include the force-placement of the hazard insurance. This option is usually the most expensive route to take. It can easily be accomplished by contacting an insurance company that will subsequently write a policy that will cover the residence in question. However, if the consumer has an escrow account for payment of hazard insurance, the bank is not permitted to obtain force-placed hazard insurance unless it is unable to maintain the existing hazard insurance coverage.

The bank is not considered unable to maintain the consumer's hazard insurance just because the consumer's mortgage obligation is overdue or the escrow account has insufficient funds. The bank is permitted to add this cost to the escrow balance or otherwise seek reimbursement from the consumer for the funds, which are advanced.

The payment of the property taxes for a delinquent loan is a little more complex and is complicated by state tax law. It is not covered by a federal regulatory statute or requirement. Most state tax liens will take a priority lien over the bank's deed of trust or mortgage. The bank will need to make the decision to not pay the property taxes, which typically results in the bank's deed of trust or mortgage taking a secondary position to the tax lien. Or, to keep them current, the bank will advance the loan for payment of the taxes. Banks need to be certain that loan agreements reflect that the bank is permitted to advance the loan to pay delinquent taxes if it chooses to keep the taxes current.

Chartwell Compliance Capabilities:

- Ability to service all of the bank's compliance, safety and soundness requirements under one roof, which allows you to save time and money.
- A team with more than 25 years of experience per consultant. Our team is comprised of former community bank compliance officers and executives and federal and state bank supervisors, so that we can provide both perspectives as you prepare for examinations.
- Outsourced compliance administrator;
- Federal and state licenses, registrations & approvals;
- Compliance program development;
- Fraud, anti-money laundering (AML), and corruption prevention, investigations and training;
- Regulatory strategy and work-outs;
- Agency and bank relationships;
- Merger and acquisition due diligence;
- Loan and deposit compliance reviews;
- Loan portfolio quality reviews; and
- HelpDesk compliance hotline.

For more information please visit our website at www.chartwellcompliance.com or contact us by email or telephone: info@chartwell-compliance.com or (800) 541-6744.

BANCARD/TCM

Payments Promised Land: How Two Banks' Card Efforts Paid Off

By Nicole Swann, director, marketing & brand strategy, ICBA

When Debra Kemp signed on to run Merchants Bank in Winona, Minn. card portfolio in the fall of 2001, she knew she would have to jump in with both feet. The portfolio was underperforming and the merchant business was actually losing money—roughly $25,000 a year.

With limited card experience, Kemp immersed herself in all things card—attending seminars and engaging with industry experts like Scott Broughton, ICBA Bancard's vice president of card products—as she developed an action plan to right the ship.

Her first order of business was to reduce the $1.4 billion-asset bank's merchant-related expenses by implementing a price adjustment for merchant accounts and automating previously paper-intensive processes.

Then in 2004, Kemp added ScoreCard (a rewards program supported by ICBA Bancard's partner, FIS), to its consumer portfolio and initiated a major marketing push at the branch level. Later, in an attempt to mimic the success of her consumer rewards program, Kemp met with senior staff and convinced them to incorporate a business credit card pre-approval every time a new small business account was opened. The effort, she reasoned, would reduce the amount of paperwork for staff and increase the chances that small business customers would activate their line of credit.

Such efforts are part of Kemp's lofty goal to capture $20 million in credit card outstandings by the end of 2015 (the bank's current outstandings total roughly $14 million).

Off and Running

Joleen Fleming, senior vice president, retail at First Citizens National Bank in Mason City, Iowa is another banker looking to make major inroads with her credit card portfolio. Since signing on as a TCM agent bank last July the $1 billion-asset bank has amassed 375 accounts or roughly half of the 800 accounts opened during its 12-year relationship with its previous vendor.

"Our long-term goal is for 10 percent of our total consumer checking households to have our card in their wallets," she explains. Fleming believes she's well on her way, giving a lot of credit to the staff at TCM Bank and its turnkey marketing promotions for helping ignite interest in the bank's card offerings. "Previously we didn't do much marketing with our card program," Fleming admits. Now the bank not only participates in such promotions, but often uses them as a springboard to their own, bank-initiated campaigns.

Case in point, TCM Bank's summer usage promotion, which the bank plans to pair with an internal effort to secure new card accounts. While TCM Bank rewards the top five sales volume banks with $1,500 for a community food bank, First Citizens National Bank established its own prize package for employees that generate the most new approved accounts.

Merchants Bank's employees are also given goals for how many touches or referrals they make, with incentives tied to new opened accounts, explains Kemp. Informational webinars help ensure staff are versed in the product's attributes and turnkey promotions offered by ICBA Bancard, with their own prize pool, help keep momentum high and employees engaged, she explains.

Merchants Bank has also ramped up its marketing efforts in the past few years, most recently deploying a three-month, direct mail campaign to 10,000 customers for a pre-approved line of credit valued at $2,500, $5,000 or $10,000.

The direct mail campaign, launched in mid-May. It was followed up with an email communication after Memorial Day, a second, "hurry up" mailing mid-June and finally, a call campaign by the bank's CSRs in July. As of July 31, the effort has generated a 4.63 response rate, resulting in 463 new accounts and $393,948 in balance transfers, says Kemp.

Kemp has even managed to secure a call out, on occasion, in the bank newsletter and targeted media placements—all of which help keep cards top of mind for employees and hopefully top of wallet for customers.

> "We evaluated TCM bank and because of the card's benefits and features along with the connection to ICBA we felt TCM would be a good fit for us. We weren't interested in doing business with a national brand. We really stand firm on our community bank roots."
>
> Joleen Fleming, senior vice president
> First Citizens National Bank in Mason City, Iowa

ICBA Bancard/TCM Bank is the nation'spremier provider of payment solutions for community banks—a result of our ability to access best-of-class services by leveraging their purchasing power. Whether your bank serves consumers, small businesses or both, ICBA Bancard/TCM Bank have what you need to nurture your most profitable relationships. Service offerings include:

- *Consumer and business credit card programs: direct issue or managed risk ;*
- *Consumer and business debit cards;*
- *Credit card portfolio consultations/purchase/ valuation;*
- *Exclusive fraud loss protection & risk management solutions;*
- *Merchant processing; and*
- *Digital wallet services, featuring Visa Checkout and MasterPass.*

For more information on how ICBA Bancard/TCM Bank can help you support your customers' card offerings, call us at (800) 242-4770 or send us an email at bancard@icba.org.

Finding The Right Mortgage Partner Can Drive Profitability And Protect Customer Relationships

By Bob Kallio, SVP correspondent lending, ICBA Mortgage Solutions

Recently Burger King decided to tinker with its 40-year old slogan by changing "Have It Your Way" to "Be Your Way." Grammar faux pas aside, the announcement made me think about the correspondent lending business. Not because making loans is like making burgers, but because community banks, like consumers, have a choice of whom they want to deal with: giant one-size-fits-all aggregators whose motto typically is "Have It Our Way" or partners that understand how community banks do business, and what's important to them.

Given the slim margins that many banks are seeing on their mortgages, finding the right correspondent investor is taking on a new sense of urgency. That's because the right partner can take time, friction, cost and frustration out of the loan sale process. It can mean the difference between getting a quick decision or a suspension; or having a second set of eyes spotting a defect versus a buy-back demand.

When you stop and think about it, there really are only a limited number of choices today when it comes to correspondent lending: the mega-money center banks; the mid-tier aggregators; and specialty lenders, like ICBA Mortgage Solutions® powered by LenderLive™. The first two groups are in the business of aggregating and retaining servicing. And, in the case of the money center banks, then cross-selling their products to YOUR customers.

LenderLive is one of the few non-competing secondary market investors. With us, you have the option of co-branded servicing, lead generation and the guarantee that we will never cross-sell your customers.

You'll also be dealing with an investor that has specialized in working with community banks for more than 15 years. Our ICBA Mortgage Solutions Program, for example, offers highly competitive pricing and a wide —and growing—array of conforming, fixed and ARM products, FHA, VA and non-conforming Jumbos.

Our programs are designed to offer optionality: whether that means selling on a delegated or non-delegated basis; bulk or flow; or even having us assist with processing your loans. You get to decide.

Because working with community banks is part of our corporate DNA, we're continually fine-tuning our purchase, due diligence and compliance reviews to make it easier and faster for you to do business with us. For example, we have 48-hour underwriting turn times. We've also recently streamlined our correspondent approval process to take weeks out of the decision process.

Personalized service is another major differentiator for ICBA Mortgage Solutions. You can always talk to our underwriters and get quick answers to operational and compliance questions from your account representative and our subject matter experts.

Finally, we are investing in new technology and infrastructure that will enable you to further customize your relationship with us. Want to know everything that's happening with your loan? Only want to know when it's approved or there is a problem? Want a call or a text? Soon you'll be able to make those choices.

If Burger King isn't using their old slogan any more, do you think they'd let us borrow it?

For more information contact Robert Kallio at (614) 785-6444 or visit www.icbams.com

Free, Customizable HARP Materials

If you're a Fannie Mae lender and it's been a while since you've solicited consumers for the government's Home Affordable Refinance Program (HARP), this could be a great time.

Fannie Mae offers updated HARP solicitation materials on its business portal to help you generate program awareness among borrowers who could still benefit. By soliciting eligible homeowners for HARP, you can help homeowners make their payments more affordable and/or move to a more stable mortgage product (e.g., moving from an ARM loan to a fixed-rate mortgage).

According to Robert Greenbaum, Fannie Mae's senior director for marketing, the materials are based on consumer research and lender best practices. "Many borrowers with Fannie Mae loans could benefit from HARP, and we'd like to make it easy for you to reach out to them."

The materials include:

- **Letters;**
- **Frequently Asked Questions (FAQs);**
- **Statement Inserts;**
- **Flyers and Posters;**
- **Postcards;**
- **Door Hangers; and**
- **Template Newspaper Ads.**

These pieces can be customized with your logo and contact information and, in some cases, specific loan information—for example, showing a borrower how much they could potentially save each month. Also, versions are available with Fannie Mae's logo for co-branding.

Interested? Greenbaum suggests starting with the Materials Guide (also on Fannie Mae's website) for important instructions, marketing tips and more.

Visit Fannie Mae's Business Portal at: https://www.fanniemae.com/singlefamily/harp-consumer-outreach-materials?cmpid=sln040114

Battle the Compliance Dragon without Sacrificing Profitability

In a complex world of daunting compliance challenges, how can mortgage lenders maintain service levels and stay profitable, while making the auditors happy?

The answer lies in automation. By choosing a compliant, flexible mortgage origination system, you can let the technology do the "heavy lifting" of checking for potential violations and negotiating through regulatory requirements, leaving you to focus on developing strong relationships with clients and winning more business.

Finding the "right" solution requires a little research, however. With multiple systems on the market today, you can't make your decision based on a feature list and demo alone. Don't be afraid to ask your potential vendor some very pointed questions:

- Is your solution configurable? It's imperative to choose a long-term, customizable solution that institutions can adjust to the way they work, instead of changing their processes to fit the new technology.

- How are releases handled? In an ever-changing world of mortgage compliance, this information is critical. D+H, for example, schedules releases in a test environment weeks prior to the mandate, so clients can test the release, work with it, establish new workflows and be ready to go the day the mandate goes live.

- What about integration? Tight system integration is critical for transparency, efficiency and reduced margin of errors. Choose a solution that integrates with your core and document systems.

- Is your solution web-based? Cloud or web-based origination solutions eliminate the cost of software installation or ongoing maintenance. Online access enables staff to work from anywhere, while ensuring business continuity in case of disaster.

No question—regulatory requirements and compliance challenges have fundamentally changed how the mortgage lending industry operates, with no end in sight. The challenge is finding a way to stay in compliance and profitable —to add the required procedures without derailing productivity and customer service levels.

With the right solution and an experienced provider, such as D+H, you can enjoy a profitable mortgage channel, maintain compliance and get back to the business of serving your customers.

mortgagebot®
a D+H company

To learn more about D+H's MortgagebotLOS solution, visit dh.com/mortgagebotlos or call (877) 861-3354.

Survey Indicates IT Outsourcing is Growing Trend in Community Banks

By Kevin Paugh, strategic alliance manager, D+H

ICBA Strategic Technology Solutions conducted a short technology survey in 1Q 2014 to better understand the information technology (IT) challenges community banks are facing. Respondents were asked a variety of questions to gauge the state of IT and how it affects a bank's operations. The results indicate that banks are faced with continuing IT challenges and escalating technology expenses.

Interestingly, when the total for all technology spending was asked, more than 40 percent of respondents were unsure about how much they were spending on IT. These results appear to indicate either a lack of knowledge of the real costs of IT, or a possible unwillingness to examine or divulge the real numbers. Be that as it may, most presidents and CFOs are acutely aware that technology spending is usually the number two budget item, just after employee salaries.

Specifically, the C-level community bank survey respondents noted:

- One out of six banks do not have enough skilled staff to support technology functions/needs for the organization;

- One out of five do not have enough training for all staff to use technology effectively for their day-to-day work;

- Two thirds make effective use of technology to support their bank customers;

- Less than 12 percent recognize technology as an investment in their mission; and

- Approximately 13 percent have basic systems in place to meet only immediate needs.

Outsourcing IT continues to be a trend with today's banks. A very high level of survey respondents (>85 percent) indicated they outsource some or all of their IT to a vendor partner. Almost 7 percent noted they outsourced 100 percent of all of their IT functions to a vendor partner. Additionally, about 21 percent indicated heavy IT outsourcing, greater than 24 percent moderate, and 36 percent noted occasional outsourcing.

The survey revealed that 17 percent of the respondents spend on average more than $500 per full time bank employee on technology. IT personnel staffing levels continues to be a challenge: 17 percent of the survey respondents have more than four IT staff in their bank; 25 percent have only one full time IT resource; and more than 56 percent have two to three IT staff members.While 118 community bank respondents isn't a statistically significant sampling of the 7,000 community banks nationwide, the respondents provided a snapshot of current IT activities that can help peer banks compare and contrast their IT operations.

Methodology

ICBA sent a short targeted survey to C-Suite executives in 3,690 ICBA member community banks with assets between $50 million to $500 million and received 118 responses. The response rate was 3.2 percent. For additional details about the ICBA Technology Survey, please contact Andrea Bona at (800) 422-8439 or email andrea.bona@icba.org.

Bio: *Kevin Paugh is Strategic Alliance Sales Manager building and managing D+H's partner alliances. He ensures alliance partners are properly engaged, creates processes to streamline operations, develops initiatives expanding partners' growth, and leverages alliance marketing programs to generate increased sales. Kevin has 20+ years in IT as well as senior leadership roles at retail, consumer packaged goods, health care, and marketing operations.*

CRA SOLUTIONS

New Elder Abuse Prevention Tool Kit for Community Banks

A recent study published by MetLife® Mature Market Institute estimates that the financial loss by victims of elder financial crimes and exploitation is more than $2.9 billion a year with approximately 2 million seniors being exploited. Awareness of elder financial abuse is growing rapidly and bankers are often relied upon as the front line of defense in the protection of their customers, and as a provider of prevention education and information for elderly customers and their adult children.

As a trusted provider of elder abuse prevention programs in our nation's senior care facilities, people rely on the Senior Housing Crime Prevention Foundation as a resource for information on a wide range of issues both inside and outside of a traditional long-term care setting. Our knowledge of the older American population and their challenges led us to produce the "Preventing Elder Financial Abuse Video Toolkit" which now gives your community bank the ability to educate your family, your friends, those in your social organizations and your community at large on how to look for signs of elder financial abuse and how to prevent it. The video information was adapted from the FDIC/CFPB Money Smart for Older Adults so you can rely on the information to be accurate and timely.

The toolkit includes:

- A 30-minute video in a DVD format;
- Companion handouts filled with important information that can be customized with your bank's logo; and
- A customizable press release to let your community know about the information you have to offer.

The presentation is simple:

- Complete our easy-to-use press release and distribute it to your bank's media contacts;
- Personalize and print the handouts for distribution at the event;
- Make a brief introduction of yourself and your bank;
- Show the video; and
- Answer questions at the end of the video.

No need for note-taking because the important take-away information is contained in the handouts. Be sure to invite local law enforcement, a trusted attorney, a trusted financial advisor, and your local office of Adult Protective Services to attend the event to help answer specific questions during the Q & A.

You can be a hero for providing valuable financial education information to seniors in your community.

If you have question or wish to order more than 10 kits, contact Lori Millar at (877) 232-0859 for possible discounts. You can place orders for toolkits at http://www.shcpfoundation.org.

Because the Senior Housing Crime Prevention Foundation's mission is to provide safety and security to low-and-moderate income elderly residents, it serves as a way to earn Community Reinvestment Act (CRA) credit in the form of CRA-qualified loans, investments or grants. Funded exclusively by the banking industry, the Foundation is endorsed by the ICBA and state bankers associations in 38 states.