

For Immediate Release

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Heritage Bank Sponsors Program to Proactively Keep Senior Residents in Covington, KY Safe and Secure.

Thanks to Heritage Bank, the residents of Rosedale Green Nursing Home and the Pavilion at Kenton in Covington, KY will live in a safer and even more secure living environment. The bank recently joined with CRA Partners to help vulnerable seniors by funding the Senior Crimestoppers program to protect those who live and work in these local senior care facilities.

CRA Partners, powered by the Senior Housing Crime Prevention Foundation, is a national organization that offers banks federally mandated CRA credit through the operation of the turnkey Senior Crimestoppers program providing safe and secure living environments for our nation's low to moderate income seniors. Through flexible funding options such as CRA-qualified community development loans, investments or grants, banks provide the program in senior housing facilities, HUD communities and state Veterans homes while garnering positive public relations exposure in their communities.

Crime against the elderly in our society is a longstanding, constant battle that can be reduced and prevented through the operation of the Senior Crimestoppers program in nursing homes and assisted living facilities. Senior Crimestoppers is a coordinated set of components that work together to create a zero tolerance to crime platform in senior housing facilities. Components include cash rewards up to \$1,000 paid anonymously for information about wrongdoing of any kind, personal lockboxes for the residents, and effective, on-going education and training for staff members and residents. Senior Crimestoppers has reduced all aspects of crime in participating facilities by 95%.

"Senior Crimestoppers is a way for an administrator to further enhance the lives of the residents they serve. They all work very hard to provide safe, secure, comfortable living environments and their desire to implement the program is just one more example of this. Implementing this program does not mean that the facility currently has a crime problem, but that the administrator is proactively finding a way to keep problems from occurring in the future," said Terry Rooker, president of Senior Crimestoppers.

"Heritage Bank is committed to building up the communities where we operate, and that includes protecting the elderly from scams, fraud and other crime," said H. David Wallace, Heritage Bank Chairman and CEO.

About

Heritage Bank was founded in 1990 by a group of local businesspeople alarmed about the shrinking access to community banks able and eager to respond to regional consumer and business banking needs. Today, Heritage Bank is one of the 10 largest banks in greater Cincinnati and recently announcing

expansion of commercial operations to Miami Valley. In an age of ongoing consolidation, Heritage Bank is resolute about remaining an independent bank, rooted in the communities where we operate. Heritage Bank, Member FDIC.

About the Senior Crimestoppers program

CRA Partners and Senior Crimestoppers are operated by the Senior Housing Crime Prevention Foundation (SHCPF), headquartered in Memphis, Tennessee.

The SHCPF mission is to provide protection and an enhanced quality of life for vulnerable senior housing residents through meaningful turnkey CRA compliance for community focused banks.

Funded exclusively by the banking industry and endorsed by the ICBA and over 30 state bankers associations, the Foundation has developed a low-risk, profitable solution — CRA Partners — for banks of all asset sizes and charter types – to fulfill their federally mandated Community Reinvestment Act (CRA) requirements in the form of qualified loans, investments or grants through the operation of the nationally acclaimed Senior Crimestoppers program.

For more information about Senior Crimestoppers, visit SeniorCrimestoppers.org or call 800-529-9096.