

## 10 | Stopping the Financial Abuse of Seniors

The statistics about financial abuse of seniors are mind-boggling. Banks have the potential to play a critical role in preventing the financial abuse of older persons by reporting suspicious activity to adult protective services agencies and local law enforcement. This article details the problem and how banks can get involved.

BY LESLIE CALLAWAY, CRCM, CAMS, AND JERRY BECKER



## 18 | Take the "Bust" Out of Credit Card Bust-Out Schemes

Credit card bust-out schemes are proving to be one of the most creative ways to take advantage of bank's inability to stay ahead of the fraudsters. This article defines credit card bust-out schemes and provides real-world scenarios to demonstrate how they work.

BY SHAWNDRRA RUTLEDGE, CRCM, CAMS AND RICHARD H. HARVEY, JR., ESQ., CRCM



## 22 | CRA: The New Evolution

This article highlights recent and potential changes to the Community Reinvestment Act, including a case study on the Neighborhood Stabilization Program, and offers some guidance for getting the credit your bank deserves in its next CRA examination.

BY BRENDA BAYLOR, CRCM



## 28 | FDIC Targets Officers and Directors of Failed Banks

With bank failures mounting, the Federal Deposit Insurance Corporation (FDIC) has initiated an onslaught of investigations and litigation against former officers, directors, and other institution-affiliated parties for the failure of their respective institutions.

BY LOUISE McALPIN AND MICHAEL D. REDONDO



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