



aba.com/Foundation

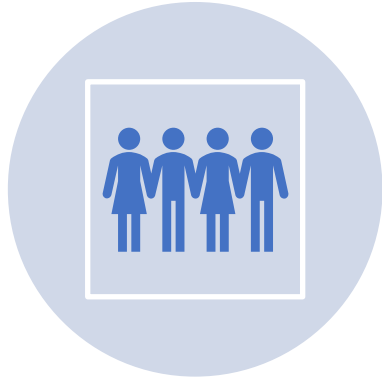
Housekeeping Announcements

- Webinar is being recorded.
- Slides and recording will be emailed.
- Ask questions through the chat.
- We'll get to questions at the end!

Today's Agenda

- Reflecting on 2024
- Poll Questions
- ABA Foundation 100th Anniversary
- 2025 CSR Trends and Predictions
- 2025 Campaigns & Strategies
- Audience Q&A
- Call to Action & Wrap Up

2024 Review and Thank You



MOBILIZED MORE BANKS
THAN EVER BEFORE – 1,100+
BANKS IN REACHING 1.7
MILLION PEOPLE WITH
FINANCIAL EDUCATION



LAUNCHED NEW UNLOCKING
HOMEOWNERSHIP
CAMPAIGN TO HELP BANKS
EDUCATE CONSUMERS ON
SUSTAINABLE
HOMEOWNERSHIP



CREATED COMMUNITY
CONVERSATIONS GUIDE TO
DEEPEN COMMUNITY
PARTNERSHIPS AND DRIVE
LOCAL ECONOMIC
SOLUTIONS

Poll Questions: Poll Q1

- What CSR-related issue are you MOST closely following this year?
 - CDFI/MDI
 - DEI Outlook
 - ESG Reporting
 - Housing Affordability
 - CRA Rule
 - Consumer Fraud Prevention
 - Other

Poll Questions: Poll Q2

- What is your TOP impact priority for 2025?
 - Community engagement
 - Financial inclusion
 - Fraud prevention & consumer protection
 - Housing affordability and homeownership
 - Youth financial education
 - Other

The Year Ahead: Celebrating 100 Years of Impact



ABA 100 YEARS FOUNDATION

Empowering banks to strengthen communities since 1925



Trustees Named for Foundation



George Bailey Distinguished Lecture



MANAGING YOUR MONEY
Budgeting for the Real World



Our Vision for the Second Century

For the next 100 years, the ABA Foundation is charting an accelerated course to help banks fuel stronger, more financially secure communities.

We plan to:



Expand financial
education access



Strengthen consumer
protection



Drive inclusive
economic solutions

The Next 100 Years: We need your ideas!

 Help us create a roadmap for the next century

Be part of the solution to our industry's most pressing community challenges. Submit your ideas below to **inform, innovate** and **inspire the next century of change.**



- Affordable housing
- Community & economic development
- Financial education
- Financial inclusion
- Protecting older Americans
- Supporting military families
- Volunteerism

SHARE YOUR IDEAS

5 CSR Trends to Watch in 2025

1. More "belonging" and less DEI
2. More "security" and less ESG
3. More employee volunteering and less remote work
4. More focus on "economy" and less focus on "social justice"
5. More "quiet giving" and less highly publicized marketing campaigns

Your Playbook for 2025: 5 Ways to Prepare

1. Focus on local impact
2. Embrace responsible/ethical AI
3. Make the business case for CSR/social impact
4. Get back to the basics: measuring impact, volunteerism
5. Prepare for potential disruptions such as economic downturns or social unrest

Making an Impact in 2025: Campaigns, Strategies & Resources

Community & Economic Development



Community Commitment Awards

- The Community Commitment Awards is an annual program
- Entry period is open May to July
- Banks can enter for free



- Seven award categories:
 - Affordable Housing
 - Community and Economic Development
 - Economic Inclusion
 - Financial Education
 - Protecting Older Americans
 - Supporting Military Families
 - Volunteerism
- Plus, the George Bailey Distinguished Service Award given to a current non-CEO bank employee
- aba.com/awards

- Winners are presented a crystal award by ABA President and CEO, Rob Nichols at the ABA Annual Convention.
- Winners attend a dinner with the ABA Foundation Board of Directors at the ABA Annual Convention.
- Entries of bank programs and projects are included in the "Banks in Their Communities" database.



Community Development Campaigns/Resources

- **Unlocking Homeownership: *The Path to Sustainable Homeownership***
 - Tip sheets translated into Spanish (Available in June)
 - Equip banks of all sizes with resources and training to increase homeownership education and counseling.
 - Boost banker-led efforts to educate consumers on the homebuying process.
 - Increase education for current homeowners on retaining their homes.
 - Promote impactful partnerships with community groups and housing counseling organizations to put sustainable homeownership within reach for customers and communities.
- **Community Conversations: *Building Bank Partnerships Guide for Non-profits***
 - Guide to help non-profits
 - Understand banks' business models and its implications for communities
 - Build partnerships and community investments that are transactional, mutually beneficial, strategic, and sustainable over time.

Community Development Campaigns/Resources

- **Driving Community Engagement Through Employee Volunteerism Infographic**
 - Top motivators
 - Benefits of employee volunteerism
 - Steps to reimagine your corporate volunteering program
 - Effective & mission-driven volunteer experiences for employees
- **Community-Driven Banking Webinar Series**
 - The Next 100 Years of Community Transformation: Trends, Predictions & Strategies – January 30, 2025
 - Reimagining Purpose-Driven Employee Volunteerism – April 17, 2025
 - Using Storytelling to Demonstrate Community Engagement – May 20, 2025



LIGHTS
CAMERA
SAVE!®



SAFE BANKING
FOR SENIORS®

[Aba.com/FinEd](https://www.aba.com/FinEd)

Turnkey Program Materials



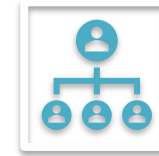
Financial
Education Toolbox



Facilitator's
Guides



Presentation
Slides



Activities



Resource Sheets



Social Posts



Videos



Safe Banking for Seniors



Elder Financial Exploitation Prevention

- Avoiding Scams
- Preventing Identity Theft
- Known Perpetrator Fraud

Supporting Financial Caregiving

- Choosing a Financial Caregiver
- Acting as a Responsible Financial Caregiver
- Choosing an Executor
- Understanding Powers of Attorney

CHECK WASHING & CHECK THEFT SCAMS



The United States Postal Inspection Service recovers more than **\$1 BILLION** in fraudulent checks & money orders each year. If you mailed a check that was paid, but the recipient never received it, criminals may have stolen it.

Fraudsters are targeting paper checks sent through the mail. Once they have a check that you mailed, they use chemicals to "wash" the check allowing them to change the amount or make themselves the payee. Then, they deposit or cash your check and steal your money.

Postal Inspectors across the country work hard to protect your mail. Help Postal Inspectors keep the mail safe by following these tips.





ABA Foundation is proud to work with:



2024 ABA Foundation

CRYPTO INVESTMENT SCAMS

WHAT YOU SHOULD KNOW

Crypto* investment scams, commonly referred to as "pig butchering" by scammers, cost consumers billions of dollars. Criminals befriend people to entice them to make crypto investments through phony apps and websites. The investments may start out slowly with small sums of money, but it's a scam aimed at stealing tens of thousands to millions of dollars.

*Crypto is also referred to as cryptocurrency by users




ABA FOUNDATION

MONEY MULES

If someone sends you money and asks you to send it to someone else, **STOP.**

YOU COULD BE A MONEY MULE

HOW TO AVOID A MONEY MULE SCAM




- Do not use your own bank account, or open one in your name, to receive or transfer money for an employer or for anyone else.
- Do not accept or endorse a check that's not in your name, even if a friend or employer asks you to do it.
- Do not incorporate a fictitious business to deposit a check corresponding to a similarly named business.
- Never pay to collect a prize or transfer money from your "winnings."
- Never send money to online love interests, even if they appear to send you money first.
- Do not listen to anyone offering you a great cryptocurrency investment or asking you to deposit money into a Bitcoin ATM.
- Never purchase cryptocurrency or gift cards on behalf of, or for, someone you met online or over the phone.
- Never share your bank passcodes, including one-time verification codes, or provide anyone with access to your bank account, online credentials, debit card number or PIN.
- Always monitor your accounts and report suspicious activity to your bank.

WHAT TO DO IF YOU SPOT THE SCAM



Practice Good Cyber Habits

- Be wary about clicking links, especially unsolicited ones you receive via text, social media, or email.
- If you receive a message about updating your account information or password, do not assume it is safe. Contact the company directly on a verified number, rather than in the message received, to confirm.
- Only enter your payment information on sites with a URL that includes "https," as those sites are more secure.
- Avoid using the same password for every account.

Scam Prevention Resources

Launching New Scam Awareness Videos!



Check Theft Scams

Cryptocurrency Investment Scams

Online Purchase Scams

Signs of a Scam

Timeshare Resale Scams



Teach Children to Save



[Topics](#) [Training & Events](#) [Experts & Peers](#) [News & Research](#) [Advocacy](#) [About Us](#) [Membership](#) [🛒](#) [🔍](#) [SIGN IN](#)

Our annual Teach Children to Save Day happens every year on the fourth Thursday in April, the next one is April 24, 2025 - Join us!

Can't find what you're looking for? [Email Kelsey Havemann!](#)

Financial Education Toolbox

Easy ways to get started or take existing programs to the next level.

[VIEW THE TOOLBOX >](#)

Communication Tools

Plug-and-play social media templates, and tools you need to build community relationships.

[ACCESS THE TOOLS >](#)

More Resources

Even more tools and activities to help make your presentations stand out.

[VIEW RESOURCES >](#)

Grades K-2

NEW: Introductory lessons about learning to save, the value of money and coin recognition.

[GET K-2 MATERIALS >](#)

Grades 3-5

Covers methods of spending and saving, making good financial decisions and safe money habits.

[GET 3-5 MATERIALS >](#)

Grades 6-8

Advanced concepts like types of interest, the true cost of everyday items and saving for goals and unexpected expenses.

[GET 6-8 MATERIALS >](#)

Teach Children to Save



2025 Brings the New and Improved

Final updates to all TCTS for Financial Literacy Month!

- ✓ All Teach lessons meet Jump\$tart's newest standards
- ✓ All lessons are separated and have their own PowerPoints
- ✓ Lessons are designed for anyone to grab and go
- ✓ Simpler, easier resource page

I am your resource too -

Shoot an email or call and I'll be happy to help!



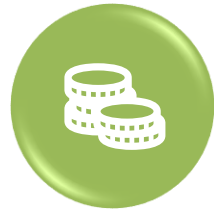


Get Smart About Credit

Get Smart About Credit is designed to educate teens and young adults. Bank participants use the Foundation's turnkey resources to lead lessons for youth in their community on financial topics:



BUDGETING IN HIGH SCHOOL



BUDGETING IN THE REAL WORLD



KNOWING YOUR SCORE



PAYING FOR COLLEGE



PROTECTING YOUR FINANCIAL IDENTITY



CAREERS IN BANKING

Get Smart - Coming in 2025



- New Look to reach young adults
- Social media options thru Reels
- Introduce scam and fraud resources for this age group
- Updated credit materials



Lights, Camera, Save!



- ✓ **Winners Announced on MONDAY, 2/24!!**
Checkout our Instagram page
- ✓ **Will you be at CCB February 16 -18?**
Come to ABA Booth # 218 and vote for the Bankers Choice winner
- ✓ **New contest starts in October**
New resources, new socials and all new look!



Important Consumer Awareness Observances

National Consumer Protection Awareness Week

Older Americans Month

College Savings Month

National Family Caregivers Month



Teach Children to Save Day

World Elder Abuse Awareness Day

Get Smart About Credit Day

Identity Theft Awareness and Protection Month

&
American Housing Month

&
Cybersecurity Awareness Month





LIGHTS
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SAFE BANKING
FOR SENIORS®

**ABA Foundation has set a three-year, industry-wide goal:
enable 5 million Americans to access pathways to prosperity.
Join us by participating in these free programs.**

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