



Federal Deposit Insurance Corporation
Division of Supervision
San Francisco Regional Office
25 Ecker Street, Suite 2300
San Francisco, California 94105
(415) 546-0160



State of California
Department of Financial Institutions
111 Pine Street, Suite 1100
San Francisco, California 94111-5613
(415) 263-8500



Office Of Thrift Supervision
U.S. Department of the Treasury
2001 Junipero Serra Blvd
Daly City, CA 94014 -1976
(650) 746-7040

December 10, 2001

Board of Directors
California Community Partnership for the
Prevention of Financial Abuse
1400 A Grant Avenue
Novato, California 94945

Dear Directors:

This is in response to your proposal outlining the California Community Partnership for the Prevention of Financial Abuse (CCPPFA) to: (1) develop a videotape-based training program to help educate financial institution personnel about detecting and reporting financial abuse of the elderly; and, (2) undertake a consumer awareness outreach campaign to educate senior citizens about protecting themselves against financial abuse.

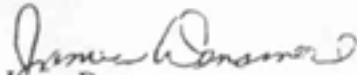
Financial abuse of the elderly is a nationwide problem. The solution to this issue requires the concerted efforts of public as well as private entities. In this regard, the Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the State of California Department of Financial Institutions (DFI) – individually and collectively – support your organization's initiative and leadership in helping to prevent financial abuse of the elderly. Consumer awareness and education on banking and financial matters are key ingredients in helping to prevent financial abuse of the elderly. Our agencies have a long history of encouraging all financial institutions to play a role in supporting non-profit organizations, such as CCPPFA, that provide training and educational programs that promote financial literacy and consumer credit education initiatives in this area and other arenas.

Furthermore, the undersigned representatives of the FDIC, OTS and DFI wish to confirm that financial institution investments in, as well as grants and in-kind donations to, organizations such as CCPPFA that provide financial literacy and consumer educational programs to low- and moderate-income individuals, would be considered "qualified investments" for purposes of the Investment Test of the Community Reinvestment Act regulations.

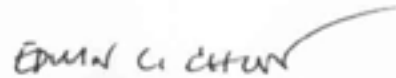
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Please feel free to share this letter with the financial institutions with whom you work. In addition, we would be pleased to confirm our views as outlined above with any of the financial institutions that we regulate – you may encourage them to contact us directly.

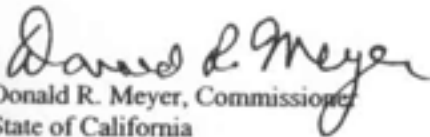
Sincerely,



James Densmore
Regional Director
Federal Deposit Insurance Corporation



Edwin L. Chow
Deputy Regional Director
Office of Thrift Supervision



Donald R. Meyer, Commissioner
State of California
Department of Financial Institutions