Community Foundation of Southern Indiana

IMPORTANT YEAR-END DATES

GRANT DISTRIBUTIONS DEADLINE:
FRIDAY, DECEMBER 12

Timing is important!

If you are planning to make a year-end contribution to CFSI, be aware that a charitable contribution is deductible in the year when it is made. A gift is deemed “to be made” when the donated property is delivered to the charity. But for gifts made by check, stock, credit card, or certain other means, special rules apply.

Contributions TO Your Fund

GIFTS BY CHECK – DECEMBER 31

Under the “Mailbox Rule,” a gift by check is complete when delivered to the charity. Ensure your envelope is postmarked by **December 31, 2025**. However, for checks sent via overnight delivery, the gift date is the day the charity receives it, not the mailing date.

GIFTS BY CREDIT CARD – DECEMBER 31

A credit card gift is made in the year the charge is made, not when it’s paid off. Plan ahead to avoid issues if the gift and transaction post in separate years, as can happen with a Dec. 31 gift.

GIFTS BY STOCK – DECEMBER 12

The gift date for a gift of stock depends on how you hold the security. To maximize tax advantages for a gift of long-term appreciated securities, it is critically important that the securities themselves be transferred to the charity.

IMPORTANT: If you sell the shares and give the proceeds to charity, you will be liable for capital gains tax on the sale.

GIFTS BY WIRE TRANSFER – DECEMBER 12

Give wire instructions to your financial institution by **December 16** to ensure your contribution is received by the Dec. 31 deadline.

IRA CHARITABLE ROLLOVER

(AKA QUALIFIED CHARITABLE DISTRIBUTION “QCD”)

This popular giving technique allows IRA owners age 70 ½ or older to make a **tax-free contribution of up to $105,000** directly to a qualified charity from their IRA.

For IRA owners 73 and above, the rollover distribution takes the place of required minimum distributions and avoids the income tax that would otherwise be owed on the funds taken out each year.

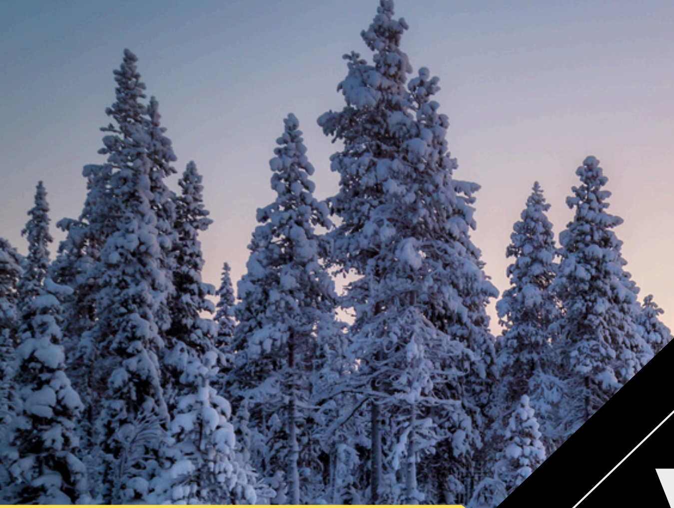
The Community Foundation of Southern Indiana can accept IRA rollover distributions and help you accomplish more than you might have thought possible with your gift.

And now, your IRA contribution can be even more impactful when it is made to CFSI’s unrestricted Community Impact Fund, which is offering a $2-for-$1 match to help address the region’s most pressing needs and highest priorities.

Simply complete a QCD form on our website, and upon completion, CFSI will send a draft fund agreement to your email for review and signature.

To access, please scan the QR code:

SCAN ME TO LEARN MORE!



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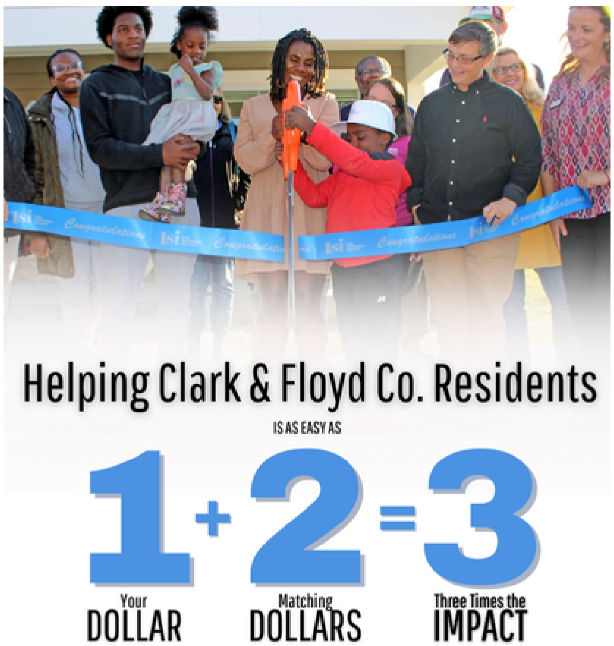

TRIPLE ANY GIFT MADE TO OUR COMMUNITY IMPACT FUND!

(SUPPORTS CFSI'S UNRESTRICTED GRANTMAKING)

Make your year-end giving count in a **big way**!

By donating to our Community Impact Fund, you're not only making a gift to support local needs — you're *tripling* the impact of your gift.

Thanks to a special $2-for-$1 match, every dollar you give goes further, creating positive change across Clark and Floyd counties. It's simple, secure, and an investment in a brighter future for everyone.

Join us in strengthening our community today!

SCAN ME TO GIVE TODAY!

MORE IMPORTANT INFORMATION TO GUIDE YOUR YEAR-END GIVING:

"DTC" OR "BOOK ENTRY"

Instruct your broker to transfer the shares to the charity's account. DTC makes the appropriate entries to transfer ownership to the charity. The date of the gift for a DTC transfer is the date when the shares actually enter the charity's account, which usually happens within three days.

MUTUAL FUND SHARES

A mutual fund gift is complete once shares reach the charity's account, but each mutual fund company has its own process, often requiring significant time. Check with your mutual fund company to confirm the process and timeline if needed.

IMPORTANT: Notify and transfer shares directly to the charity—do not sell them and send the proceeds.

PHYSICAL STOCK CERTIFICATE

To donate physical stock certificates, sign a "stock power" for each one and deliver it with the unendorsed certificates to the charity. For security, use a separate "stock power" rather than endorsing the certificate itself. Stock powers are available from most financial institutions; ensure signatures are properly certified. The gift date is when the charity receives the documents, or the mailing date if sent by mail.

COMPLEX CONTRIBUTIONS

For more complex contributions, please contact Linda Speed as soon as possible to discuss your options:

(812) 948-4662 ext. 5
or
LSpeed@CFSouthernIndiana.com

CONTACT US

www.CFSouthernIndiana.com

(812) 948-4662

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