

Gifts of Appreciated Securities:

Make a bigger impact by donating long-term appreciated securities, including stocks, bonds, and mutual funds, directly to the St. Frederick & St Stephen Building Fund Campaign. Compared with contributing cash, or selling your appreciated securities and contributing the after-tax proceeds, you may be able to automatically increase your gift and your income tax deduction.

If you donate appreciated stock that you have held for longer than one year – and if you itemize deductions – you can take a charitable deduction for the stock's fair market value on the day you give it away. By doing so, you'll avoid capital gains, which you would have had to pay if you sold the stock and then gave the Campaign the cash proceeds. Please note that you can deduct fair market value only if you held the stock for more than a year before giving it away. If you've held it for less than a year, your deduction is limited to your cost basis – what you paid for the stock – not the current value. This is a great way to give!

Gifts of IRA Required Minimum Distributions:

You may be looking for a way to make a big difference to help further our mission. If you are 70½ or older you may also be interested in a way to lower the income and taxes from your IRA withdrawals. If you must take a Required Minimum Distribution from your IRA, consider supporting the New Church Building by having the transfer go to the St. Frederick & St Stephen Building Fund. Please note that the transfer must be made directly from your IRA to the St. Frederick & St Stephen Building Fund.

Consult your tax advisor for specific questions about how such transfers will affect your personal taxes.

To Donate Stock follow the below instructions:

PROCEDURE TO DONATE STOCK and MUTUAL FUNDS

Thank you for your inquiry on donating stock. Stock donations may be made for the benefit of a parish, school, Diocese of Charleston, Bishop's Annual Appeal, capital campaign or a ministry.

STOCK DONATION PROCEDURE:

The following information is needed to ensure proper awarding of the stock donation proceeds:

- a. the name of the stock
- b. the donor's name and address
- c. the number of shares (whole numbers)

Please notify Mrs. Kathryn Dannelly, Diocese of Charleston, at 803-540-1920 or kdannelly@charlestdiocese.org, or her mailing address is St. Joseph Catholic Church, 3512 Devine Street, Columbia, SC 29205.

Your donation will be unable to be processed without this information.

The donor's broker/investment bank should transfer the securities according to the following instructions:

**DTC #2108 Comerica Bank Code 40
For further credit to: 1055077038
Catholic Community Foundation of South Carolina
FBO (Name of Parish/School/Diocese of Charleston/or Campaign)**

MUTUAL FUNDS DONATION PROCEDURE:

For a mutual fund donation, please contact Matthew Wasmund at Comerica Bank for details on how to complete the process for this particular donation. Phone: 313-222-7092, mhwasmund@comerica.com.

The donor will receive an acknowledgement letter from the Diocese of Charleston after the stock or mutual funds donation is processed.

Please Note:

- Comerica Bank cannot process fractional shares. Please specify the securities to be donated in whole numbers.
- If an individual holds the physical stock certificate, please contact Mrs. Kathryn Dannelly for further instructions.
- If the securities are going to be transferred via Computershare, please contact Mrs. Kathryn Dannelly for additional instructions.