THE SHEPHERD’S CHURCH

Folsom, California

Ways to Give

A Guide to Stock, Donor-Advised Funds, and Non-Cash Gifts

> **FROM THE APOSTLE PAUL TO THE CORINTHIANS**
>
> “Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.”
>
> — 2 Corinthians 9:7

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WELCOME

How to Give Stock or Mutual Fund Shares

Donating appreciated stock or mutual fund shares you have held for more than one year is one of the most tax-efficient ways to give. You generally avoid capital gains tax on the appreciation and may deduct the full fair market value of the shares.

To receive these gifts, we use The Signatry, an evangelical Christian foundation accredited by the Evangelical Council for Financial Accountability (ECFA). The process is simple and typically takes one to two weeks from start to finish.

STEP 1 — Let us know your gift is coming

Email finance@tscfolsom.org with your name, what shares you are sending, and roughly when. Stock transfers arrive without donor identification, so a quick heads-up helps us watch for the gift and thank you promptly.

STEP 2 — Contact your broker

Call or message your financial advisor or brokerage firm (Fidelity, Schwab, Vanguard, etc.) and tell them you would like to make a charitable transfer of shares. Provide them with these delivery instructions:

Receiving Institution	Charles Schwab & Co.
DTC Number	0164
Code	40
Account Name	The Signatry
Account Number	1133-5399
Reference / Fund ID	2520104 — The Shepherd's Church Folsom Charity Fund

Some brokers may also require you to complete their own internal transfer form. Your broker will let you know.

STEP 3 — That's it — your gift is on its way

Because your broker referenced Fund ID 2520104 in the delivery instructions, your shares are automatically directed to The Shepherd's Church Folsom Charity Fund when they arrive at The Signatry. They are typically liquidated the same day, and the proceeds (minus any nominal transaction fees) are deposited into our fund. The Signatry will email you a tax receipt for the value of the shares on the date of transfer. No further action is needed on your part.

YEAR-END REMINDER

Stock transfers can take several business days to settle. To ensure your gift counts toward the current tax year, please initiate your transfer at least two weeks before December 31.

OPTION TWO

Give Through a Donor-Advised Fund

If you already give through a donor-advised fund (DAF) at Fidelity Charitable, Schwab Charitable, The Signatry, the National Christian Foundation, or another sponsor, you can recommend a grant to the church at any time. Provide your sponsor with this information:

- **Recipient:** The Shepherd's Church Folsom Charity Fund (held at The Signatry)
- **Fund ID:** 2520104
- **Mailing Address (if requested):** The Signatry, 7171 W. 95th Street, Suite 501, Overland Park, KS 66212

Some sponsors mail a check; others send funds electronically. Either way, your gift reaches the church through our fund.

Don't have a DAF yet?

Our giving partner The Signatry makes it easy to set one up. A donor-advised fund works like a charitable savings account: you contribute once, take the tax deduction immediately, and recommend grants to ministries on your own timeline. It is especially helpful if you want to give to several ministries, bunch multiple years of giving into a single tax-deductible contribution, or build a habit of generosity as a family.

To learn more or get started, visit thesignatry.com or call their Donor Care team at (913) 310-0279. Our finance team is also glad to help you think through whether a DAF fits your situation.

If you have a Signatry DAF

When you make a future stock gift, simply direct your broker to send the shares to your own DAF Fund ID (not the church's 2520104). Once the shares are liquidated into your DAF, log in at thesignatry.com and recommend a grant to The Shepherd's Church Folsom Charity Fund (Fund ID 2520104).

OPTION THREE

Real Estate, Business Interests & Other Complex Assets

Gifts of real estate, closely held business interests, restricted stock, cryptocurrency, and similar non-public assets can be powerful tools for generosity. Because these gifts require additional legal and tax review, please reach out before initiating any transfer.

Contact our finance team at finance@tscfolsom.org or (916) 542-8382. We will help you think through the gift and connect you with The Signatry's specialists, who handle these transactions regularly.

COMMON QUESTIONS

Frequently Asked Questions

Why give non-cash gifts? What are the tax advantages?

Selling an investment that has grown in value triggers capital gains tax. Giving the investment directly to the church through The Signatry generally avoids that tax. If you itemize your deductions, you may also be able to claim a deduction for the full current value of the gift, subject to IRS rules. The result: a larger gift to the church without any additional cost to you. For specifics on your situation, please speak with your tax advisor.

What's the difference between giving stock directly and opening a donor-advised fund (DAF)?

A direct stock gift passes through The Signatry once and ends up at the church. A DAF is more like a charitable savings account: you contribute once, receive your tax deduction right away, and then send grants to ministries on your own timeline.

Should I open a DAF? Who is this for?

A DAF is helpful if you want to give to several ministries, make a large gift in a high-income year and spread the giving out over time, or build a habit of generosity as a family. For a one-time stock gift, a DAF is more than you need. Our finance team is glad to help you think through which approach fits your situation.

Who is The Signatry, and why do we use them?

The Signatry is an evangelical Christian foundation accredited by the Evangelical Council for Financial Accountability (ECFA). We use them because most local churches — including ours — are not set up to receive stock, real estate, or other complex assets directly. The Signatry handles the technical work and then sends the proceeds to our church fund.

Why does my tax receipt come from The Signatry instead of the church?

Because the IRS recognizes The Signatry, not the church, as the legal recipient of the asset. When you give stock to The Signatry, they convert it to cash and direct it to our fund. They issue the receipt for your tax records, and we receive the funds. You still get the full tax benefit.

Are there any fees?

The Signatry charges nothing to open or maintain a fund. Small fees may apply to certain complex contributions and to invested balances inside a DAF. For a standard stock gift, the only cost is your broker's transaction fee, which is usually a few dollars.

When should I give to make sure it counts for this tax year?

Stock transfers can take a week or two to settle. To be safe, start the transfer at least two weeks before December 31.

Can I give anonymously?

Yes. You can ask The Signatry not to share your name with the church. Just know that this also means we will not be able to thank you personally.

VERIFICATION

Sources & Trust

We have done our best to make this guide accurate and trustworthy. For your peace of mind, here are the primary sources you can verify yourself:

- **The Signatry —** thesignatry.com | Donor Care (913) 310-0279
- **ECFA Accreditation —** ecfa.org (search for "The Signatry")
- **Statement of Faith —** available at thesignatry.com/about
- **IRS Charitable Giving Rules —** irs.gov (Publication 526)

This guide is informational and does not constitute tax or legal advice. Please consult your own advisor before making significant non-cash gifts.

Thank You

"Honor the Lord with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine."

— Proverbs 3:9–10

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