OVERVIEW OF DONATION OPTIONS



We accept gifts of all sizes and types. Your donation(s) can be used to set up a new charitable fund, add to your existing fund or a community impact fund, or later, become part of your estate plans. The Community Foundation is recognized as a public charity (FEIN 23-7009135) by the IRS and you will receive the maximum tax benefits allowed by law.

Primary Giving Options	
Electronic Funds Transfer (EFT)	***Most Cost Effective Method*** - With EFT, you can make secure online donations from your checking or savings account. All online donations are **fully tax deductible,** but will incur third party processing fees. Fees for EFT are 0.85% of your donation and are **capped** at a maximum of $5.00 per transaction. Online donations are processed through the Donate page on our website, where you will be prompted to choose a payment method on the last page - either a US bank account for EFT or credit card. *Note: When submitting your donation through our secure online portal, you will see the option to pay through your bank account or use a credit card.*
Credit Card	***Fastest Method*** - Secure online donations by credit card are **fully tax deductible,** but will incur third party processing fees. Fees for credit card transactions are 3.00% of your donation and are not capped. This fee can be included in your gift if you select that option and helps to maximize the amount of your gift. Online donations are processed through the Donate page on our website, where you will be prompted to choose a payment method on the last page - either US Bank Account for EFT or credit card. *Note: When submitting your donation through our secure online portal, you will see the option to pay through your bank account or use a credit card.*
Wire Transfer	***Most Secure Method*** **for large transactions.** Please direct wire transfers to: Capital One, N.A. ABA: 065000090 Account: 1361499745 Beneficiary Name: The Community Foundation Inc. Beneficiary Address: 3409 Moore Street, Richmond, VA 23230 Donor name: _____ *Note: Check with your bank about their fees for this payment method.*

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For more information, please contact us at:
(804) 330-7400 | philanthropy@cfrichmond.org | cfrichmond.org

Additional Giving Options

Check	Check fraud is on the rise and the USPS hub continues to experience delays. While we accept checks, we recommend using our electronic gift options. Make checks payable to "Community Foundation for a greater Richmond" and include the fund name in the memo line. Please mail all checks to our secured payment lockbox at the following address: **The Community Foundation** **PO Box 49044** **Baltimore, MD 21297-9044** *Note: Do not mail checks to our office address.*
Stock Transfer	When making a stock transfer, please include the name of the donor. We kindly ask that you also notify the Community Foundation that the stock transfer has been requested and provide the name of the security and the number of shares transferred. **Direct Securities, including mutual funds, to:** DTC Participant # 0164 (Code 40) Schwab Account # 8766-6646 The Community Foundation, Inc. Donor Name _____
IRA Charitable Rollover	The IRA Charitable Rollover allows taxpayers aged 70 1/2 or older to transfer up to $108,000 (2025) annually from an IRA directly to a qualifying nonprofit as a Qualified Charitable Distribution (QCD). At age 73, a QCD can satisfy Required Minimum Distribution (RMD) requirements, potentially reducing income taxes while benefiting charities. To count towards your RMD, gifts must be made directly to the Community Foundation to a **qualifying** fund. Contact us to determine the best strategy for your QCD.
Planned Gifts	Planned giving allows you to leave a legacy or add to an existing fund by including the Community Foundation in your will or living trust. This can provide for loved ones, reduce taxes, and support charities. We welcome all types of planned gifts and can work with you and your advisors to explore your options.
Non-Cash Gifts	We have expertise in accepting a variety of large complex gifts such as life insurance, real estate, personal property and privately held stock. Please contact us prior to gifting.
Cash	As a general rule, we do not accept cash payments. If you have a unique situation, please contact us to discuss the details.

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