

Give Stock, Multiply Your Impact

Simple instructions for donating stock to our church

Donating appreciated stock (such as shares of publicly traded companies, ETFs, or mutual funds) can be one of the most tax-efficient ways to support our church.

Why donate stock instead of cash?

- **Avoid capital gains tax:** If you've held your stock for more than one year, you can donate it directly and usually avoid paying capital gains tax on the increase in value.
- **Potentially larger tax deduction:** In many cases, you can deduct the full fair market value of the stock (subject to IRS limits) instead of just your original cost.
- **Combine multi-year deductions into one year** - Many taxpayers won't qualify for the necessary deductions to surpass the standard deduction threshold established by tax reform in 2025. However, you can still receive a tax benefit by "bunching" multiple years' worth of charitable giving in one year to surpass the itemization threshold.
- **Give more at the same cost to you:** Because you may avoid capital gains tax and receive a charitable deduction, you can often give a larger gift to the church without increasing your out-of-pocket cost.
- **Help the church receive the full value:** We can sell the stock tax-free as a qualified non-profit organization, so 100% of the proceeds can go toward ministry, missions, and church needs.

Ref* <https://www.fidelitycharitable.org/guidance/charitable-tax-strategies/charitable-contributions.html>

How to donate stock (step-by-step)

- **Contact your broker or investment firm:** Tell them you want to make a charitable stock gift to Dallas Chinese Fellowship Church.
- They will need the church's legal name (Dallas Chinese Fellowship Church), brokerage firm name (Charles Schwab), account name (Dallas Chinese Fellowship Church), account number (8846-5186), and DTC number 0164 (for electronic transfer).
- **Request our church's brokerage information if need more:** Email the church finance team to receive our stock transfer instructions if more info needed Treasury.Deacon@dcfc.org
- **Ask your broker to transfer the shares:** Your broker will electronically transfer the shares directly to the church's brokerage account. You do not need to sell the stock first.
- **Notify the church of your gift:** After instructing your broker, please email Treasury.Deacon@dcfc.org with your name, the name of the stock, number of shares, date of transfer (if known), and any specific ministry or fund you'd like to support (e.g., general fund, missions, building fund). This helps us match your gift to you and provide a proper receipt.
- **Receive a donation receipt for your taxes:** Once the transfer is complete and the stock is received/sold, the church will send you a written acknowledgment stating the date and details of your stock gift for your records.

We're deeply grateful for your generosity and partnership in the Gospel. Your stock gift can make a lasting impact in our church and our community.