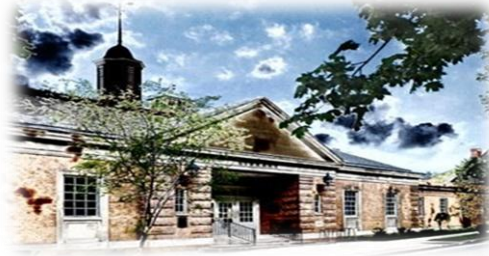


Diane L. Ambrose
Executive Director



CITIZENS LIBRARY and DISTRICT CENTER

Chartered 1870

Citizens Library's mission is to provide the resources to enrich, inform and educate the public.

As we approach the end of the year, I wanted to share with you a tax-advantageous way to support our work—through **Qualified Charitable Distributions (QCDs)** from your **Required Minimum Distribution (RMD)**.

If you are eligible, you may make a donation to **Citizens Library** directly from your IRA. This option provides several potential benefits:

- **Tax Advantages:** A Qualified Charitable Distribution (QCD) allows you to donate directly from your IRA, satisfying your Required Minimum Distribution (RMD) without increasing your taxable income. This can be particularly helpful if you don't need your RMD for personal income and wish to reduce your tax liability.
- **Simplified Giving:** When you transfer your RMD directly to a qualified charity like ours, it's excluded from your adjusted gross income (AGI), which may benefit your tax return and potentially reduce the taxes on Social Security benefits or limit income-based Medicare premiums.
- **Significant Impact:** Your contribution will help us continue to make a meaningful difference in the lives of our community.

To make a Qualified Charitable Distribution (QCD), simply ask your IRA custodian to send the amount you wish to donate directly to **Citizens Library**. Be sure to notify us of your intent so that we can properly acknowledge your gift and ensure it is used as you intend.

Our details for processing a QCD are as follows:

Legal Name: Citizens Library Association of Penna.

Tax ID Number: 25-0965299

Address: 55 S. College Street., Washington, PA 15301

Contact Person: Diane L. Ambrose

Phone: 724-222-2400 ext. 230

Email: dambrose@citlib.org

Please consult with your financial advisor or IRA custodian to confirm your eligibility and to ensure the process goes smoothly.

We are honored by your consideration of this giving option and truly appreciate your continued support.

55 S. College Avenue, Washington, PA 15301 • 724-222-2400 x 222

www.washlibs.org/citizens

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