



# THE ORCHARD

## Giving Instructions for Qualified Charitable Distribution (QCD) Gifts

Thank you for your generous support of The Orchard Evangelical Free Church.

1. Understand the QCD Basics:
  - You must be 70 ½ or older to be eligible for a QCD.
  - The gift must be made directly from your IRA custodian to The Orchard.
  - The maximum amount you can contribute as a QCD in a year is \$108,000 (Per 2025 IRS Regulations)
  - The QCD can count towards your required minimum distribution (RMD) if you are 73 years or older.
  - The amount of the QCD is not included in your taxable income and you cannot claim a charitable contribution deduction for your gift.
2. Contact The Orchard:
  - Inform our Giving Team ([giving@theorchard.church](mailto:giving@theorchard.church)) of your intention to make a QCD.
  - Specify or direct your QCD gift to desired fund. (e.g., General Fund, Benevolence Fund, specified Global Ministries Mission Team, or specific Giving Fund, etc.)
  - Confirm our Information:
    - Legal Name: The Orchard Evangelical Free Church (DBA: The Orchard)
    - EIN# or Tax ID: 36-2855668
    - Legal Address: 1330 N Douglas Ave, Arlington Heights, IL 60004
    - Central Office Mailing Address: 1301 S. Grove Ave. Barrington, IL 60010
3. Request a distribution form from your IRA custodian:
  - Specify that your intention to make a Qualified Charitable Distribution.
  - Complete the initiation form, ensure The Orchard's information is correctly filled out.
4. Financial Advisor or IRA Custodian mails the check:
  - Your Financial Advisor will send the check directly to The Orchard.
  - **IMPORTANT:** *Ensure the check is made payable to the church and not to you personally, as this would disqualify it as a QCD.*
5. The Orchard provides acknowledgement:
  - The church will send you an acknowledgement letter within a week to confirm the date and amount of the QCD received.
  - **IMPORTANT:** *This is not a tax-deductible receipt, but rather a confirmation of the transaction. Your IRA custodian will provide tax statements for your gift, typically around tax season. If you haven't received an acknowledgement letter from the church, contact the Giving Team ([giving@theorchard.church](mailto:giving@theorchard.church)) as some QCD custodians may not have included identifying information.*
6. Report the QCD on your tax return:
  - Report the distribution on the appropriate line of Form 1040 (your income tax return).
  - Indicate that the amount is a QCD and therefore non-taxable.
  - Consult with your tax advisor to ensure you meet all the requirements and understand the tax implications for your QCD gift.

### Contact Us

If you have any questions about your giving, please contact us. We would be happy to assist you and answer any questions you might have.

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