

Stock Gifts

Giving appreciated stocks and mutual funds held for more than one year to Richland Creek can be a highly tax-efficient way to give. If you itemize deductions, you may generally deduct the full fair market value of the securities (subject to AGI limits), and you avoid paying capital gains tax on appreciation.

How to Make a Stock Gift

Please provide your financial advisor with the following information to facilitate a transfer to our brokerage account:

- Receiving Institution: Charles Schwab
- Account Name: Richland Creek Community Church
- Account Number: 6644-1077
- DTC Number: 0164
- Our Tax ID (EIN): 56-1994382

Please notify us of your gift! Due to privacy concerns many brokers do not share donor names. Please contact our Financial Manager, Deb Bowman at 919-263-8011 or at deb@richlandcreek.com so we can properly acknowledge your gift for tax purposes.

IRA Distributions

For 2026, the Required Minimum Distribution (RMD) age remains 73 for individuals born between 1951 and 1959. This enables you to distribute directly from your IRA to Richland Creek up to \$100,000 and exclude the contributed amount from your gross income for tax purposes. This amount can be counted towards the IRA's annual required minimum distribution.

Disclaimer:

The information contained in this document is for illustrative purposes only and should not be construed as specific tax or financial advice. Be sure to consult your personal financial/tax advisor to analyze your specific situation and confirm benefits.