



SPOKANE  
RIVERKEEPER®

Together. For the River.

# MAXIMIZE YOUR CHARITABLE GIVING IMPACT

*Join Spokane Riverkeeper in protecting, preserving, and restoring the Spokane River for future generations.*

**Receive tax benefits and make the most of your contribution by donating non-cash assets.**

## **Donating stock and securities doesn't have to be complicated.**

When you donate securities, you make an outsized impact without taking money directly out of your bank account. Plus, neither you nor Spokane Riverkeeper will be taxed on the gains for appreciated assets you donate.

### **How it works**

1. **Request a Charitable Stock Donation Form** from Spokane Riverkeeper by emailing [accounting@spokaneriverkeeper.org](mailto:accounting@spokaneriverkeeper.org) or calling (509) 464-7650.
2. **Complete the donor brokerage information** on the form including details like brokerage name, account number, stock name, and number of shares you'd like to donate to your stock broker or financial advisor.

### **What happens next**

Your brokerage will transfer your securities directly to ours. You'll receive an acknowledgment for tax purposes once we receive the securities.

[www.spokaneriverkeeper.org](http://www.spokaneriverkeeper.org)

509.464.7650 | 35 W. Main Ave Suite 308, Spokane, WA 99201



# Give from your Individual Retirement Account (IRA) through a Qualified Charitable Distribution.

A Qualified Charitable Distribution (QCD) is a tax-efficient way for those 70 ½ or older to donate directly from an IRA, while also counting towards your annual Required Minimum Distribution. This reduces your taxable income while supporting the Spokane River through the work of Spokane Riverkeeper.

## How it works

1. **Confirm your eligibility:** Ensure you are at least 70½ years old and have an IRA account. Only traditional IRAs are eligible for QCDs.
2. **Contact Your IRA Trustee:** Reach out to your IRA custodian or trustee to initiate the QCD. The funds must be transferred directly from your IRA to the charity to qualify as a QCD.
3. **Specify the Amount:** Decide how much you want to donate. You can transfer up to \$100,000 annually without it being counted as taxable income.
4. **Request Documentation:** Obtain a written acknowledgment from the charity for your donation. This is important for tax reporting purposes.
5. **Report on Taxes:** When filing your tax return, report the QCD correctly. Your IRA trustee will provide Form 1099-R, which includes details of the distribution.

## What happens next

1. **Request Documentation:** Obtain a written acknowledgment from Spokane Riverkeeper for your donation by contacting [accounting@spokaneriverkeeper.org](mailto:accounting@spokaneriverkeeper.org) or calling (509) 464-7650. This is important for tax reporting purposes.
6. **Report on Taxes:** When filing your tax return, report the QCD correctly. Your IRA trustee will provide Form 1099-R, which includes details of the distribution.

*Spokane Riverkeeper is a 501 (c) (3) non-profit organization, EIN 84-5175870, that **protects** the river from pollution, **connects** the community to the river through education, clean-up and citizen science programs, **restores** ecological function to the watershed, and **listens** to what our community needs from the river.*

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