"They are to do good, to be rich in good works, generous, and ready to share."

1 Timothy 6:18

WAYS TO GIVE THAT YOU MAY NOT HAVE CONSIDERED!

There are many options to financially support First Presbyterian Church of Bethlehem. We encourage you to consider:

- Automated Clearing House (ACH) Payment System
- Vanco Giving App
- Appreciated Securities
- Individual Retirement Account (IRA)
- Bequests

Automated Clearing House (ACH) Payment System

ACH payments are direct transfers from your personal bank account to a target bank account, like First Pres. No more checks, cash, or pledge envelopes! ACH payments (direct debit payments) are secure (ACH rigorously protects your information), easy to set up, and you can stop them at any time.

To set up, visit our website at **fpc-bethlehem.org/give** (or use this QR code by scanning it with your phone's camera – you will be directed to this website page). You can set up a recurring donation on a weekly or monthly schedule. Click the "Donate" button and enter your information.

You will enter your bank account information (routing number and account number) and the gift amount. You then authorize First Pres to debit your account for that agreed-upon donation amount. Your giving schedule continues until you stop the process. Brenda Robinson, our FPC Bookkeeper, can help you with questions and guide you through this process. You can reach her at **brobinson@fpc-bethlehem.org** or 610-867-5865, ext. 211.

Dozens of First Pres members use it successfully. Best of all, our church receives a monthly influx of pledge payments, helping us address cash flow issues and ensuring budgetary stability.

Vanco Giving App

If you would like to use the Vanco Giving App on your mobile phone, go to the App Store or Google Play to download the "Vanco Mobile Faith Engagement" app for free. If you need instructions on how to use it, drop us a request at info@fpc-bethlehem.org.

Appreciated securities

Donating appreciated stock that you've held for over a year could allow you to save up to 20% in capital gains taxes and potentially up to 37% in federal income taxes on the charitable donation value of your gift.

Individual Retirement Account (IRA)

Are you 70 ½ or older and thinking about your next gift to First Presbyterian? Consider making a charitable gift from your Individual Retirement Account (IRA). Our church is blessed with many generous givers who already use "qualified charitable donations" (QCDs) from IRAs to fulfill their pledges and to make gifts. Reasons to use a QCD:

- counts toward your annual RMD (Required Minimum Distribution) if it comes directly out of your IRA to the church
- can provide tax relief to you; it may reduce your Medicare taxes
- lowers the end-of-year IRA balance, which is the basis for how much one is required to take as the following year's RMD
- supports First Presbyterian's mission and ministries the same as your cash gift

Any financial institution that holds your IRA will help you make your gift online or via a paper distribution form. The administrator will need the church's address, which is 2344 Center St., Bethlehem PA 18017, and its **EIN, which is 24-0796866**. You can set it up so that the administrator transfers your gifts on a monthly or annual basis. Gifts need to be received by the church before December 31 for that calendar year.

Bequests

- When you name the church in your will as a beneficiary, your estate will receive an income tax deduction for the value of your bequest. Bequests can be for a percentage of your estate or a specific amount.

- Your beneficiary choices are not limited to individual people. Another option may be to designate one or more charities, such as your church, as a beneficiary or partial beneficiary of your IRA, 401 (k), or 403 (b) retirement plan.

If you have questions about making a gift, please contact us at info@fpc-bethlehem.org.