



YMCA of San Diego County WAYS TO GIVE

Thank you for your consideration of making a charitable gift to the
YMCA of San Diego County!

There are many options to transact your contribution, many with tax benefits, including the following:

- **Online** One-time or recurring gift with credit card, PayPal, Venmo, Google and Apple payment: www.ymcasd.org/give
- **Check** payment at a YMCA branch front desk or mailed to the Association Office located at 3708 Ruffin Road, San Diego, CA 92123. Please include "Attention to..." for a specific branch location or program designation.
- **Electronic Funds Transfer or ACH payment**
You can initiate a payment directly from your bank account to the YMCA's bank account.
- **Qualified Charitable Distribution or IRA Rollover**
A QCD is a tax-free transfer of funds directly from an IRA to a qualified charity. Individuals 70 ½ years old can make a QCD, and those 73 ½ years old can use a QCD to count as their Required Minimum Distribution (RMD) for the year, therefore avoiding income taxes.
- **Stocks or Mutual Funds Transfer**
An excellent option to support the mission without impacting your current income, and may help avoid capital gains taxes.
- **Donor Advised Fund**
When you contribute cash, securities, or other assets to a donor-advised fund at a community foundation, public charity, or investment company, you are generally eligible to take an immediate tax deduction. The minimum contribution to establish a fund varies by sponsoring organization. Then those funds can be invested for tax-free growth, and you can recommend grants to any eligible IRS-qualified public charity, like the YMCA.
- **Charitable Gift Annuity**
The YMCA invests a gift of a minimum of \$50,000 and thus provides income back to the donor for life, while providing a potential tax advantage at the time of the gift.
- **Charitable Remainder Trust (CRT)**
You can establish a CRT to receive gifts of cash or other property on behalf of a charity. You and other family members can receive annual payments from the trust for a set term.
- **Initiate an Employer Matching Gift**
Speak to your company's HR department about processes and limits, but in most cases, your donation to the YMCA can be matched dollar for dollar by your company's established matching gifts program, doubling the impact.

YMCA of San Diego County (All Y branches, camps & services) Tax ID: #95-2039198

For more information, questions, or to receive the account details to make a transfer, please contact Loena Baranoski, Association Director of Philanthropic Services, at (858) 292-9622 ext. 1978 or lbaranoski@ymcasd.org.

*If you want to make the most impactful charitable donations, it's highly recommended to consult your financial advisor as they can help you strategize the best way to give based on your individual financial situation, maximizing tax benefits and aligning your donations with your overall financial goals