GIVING STOCKS, BONDS AND MUTUAL FUNDS TO 
THE CONGREGATIONAL CHURCH OF MIDDLEBURY, UCC

For many donors, using appreciated securities (stocks, bonds, and mutual funds) is a desirable way to make a gift to The Congregational Church. When the securities are given directly to the church, the donor receives a charitable deduction for the fair market value of the securities on the date of the gift to the full extent allowed by law while avoiding capital gains tax.

Purpose of Your Gift

When making a gift of securities to The Congregational Church of Middlebury, please specify the purpose of your gift to assure appropriate allocation. For example, is your gift a payment on your current Stewardship Campaign pledge, completing your capital campaign pledge, or for another purpose? If your gift is in honor or in memory of another person(s), please include that information.

How to Make a Gift of Securities

DTC Transfer of Securities Gifts: Most donors hold their securities electronically, in which case making a gift simply requires following the procedures established by your brokerage firm. Contact your broker if you have questions. Some important information:

1. **The church’s EIN is 03-0238445.**
2. The church’s brokerage account is held by UBS Financial Services:
   a. Account information: Congregational Church of Middlebury, Acct # HJ08160NJ, DTC # 0221
   b. Address: 38 Eastwood Dr, Ste 400, S Burlington, VT 05403
   c. Contact Person: Barbara Levinson, 802-860-5791
3. At the same time as you initiate your gift with your brokerage, notify the church treasurer at treasurer@midducc.org about the details of your gift, to assure proper crediting when your gift is received. This includes providing:
   a. Your full name and the full name/s of any other individual/s who are to be credited with the gift, such as your spouse,
   b. The name of your brokerage, and the date you initiated the gift,
   c. The name/s of the securities and the number of shares you are giving, and
   d. The gift purpose, as described above.
4. Note that the date of gift, as defined by the I.R.S., will be the date when the securities are transferred by your brokerage into the UBS account of The Congregational Church. By law, the date of gift determines the gift’s value, as well as the tax year in which it occurs.
5. Please note that, because so many people make gifts in December, to assure that your gift is completed before the end of the tax year, it is best to initiate a December gift no later
than the first week of the month. Gifts of mutual funds ideally should be initiated by December 1st.

**Stock or Bond Certificate Gifts:** For donors who hold stock or bond certificates, a gift can be made either in person at the church office during regular business hours (M-F 9:00 a.m. to noon) or by mail.

Making a gift by mail is a two-step process requiring two separate envelopes, both of which will be mailed to The Congregational Church of Middlebury, UCC, Attn. Treasurer, 30 North Pleasant Street, Middlebury, VT 05753.

1. In the first envelope, enclose and mail:
   a. The securities you wish to give to the church -- **do not sign the back**, b. Your instructions to the church about your gift purpose, as described above, and c. Your full name and the full name/s of any other individual/s who are to be credited with the gift, such as your spouse.

2. In the second envelope, enclose and mail:
   a. A signed, blank stock power (click [here](#) for an example),
   b. A copy of your gift instructions, and
   c. Your full name and the full name/s of any other individual/s who are to be credited with the gift, such as your spouse.

It is highly recommended that both mailings be sent by certified mail, as by law the date of gift is the later of the postmarks on the two envelopes. The date of gift determines both the gift’s value and the tax year in which the gift occurs.

**Questions:** If you have any questions about making a gift of securities to The Congregational Church of Middlebury, UCC, please contact Treasurer Cathy Chase at [treasurer@midducc.org](mailto:treasurer@midducc.org)

Thank you for your important support of our church.

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1 The Congregational Church of Middlebury, UCC does not give legal or tax advice. Please see your own financial advisor with questions regarding your specific circumstances.

2 Donors with stocks, bonds, or mutual funds which have decreased in value usually sell the securities and make a gift from the proceeds. This enables them to realize the capital loss on their tax returns.