



We're here for good.

The Regional Community Foundation

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For a listing of The Dayton Foundation's Governing Board members and staff, visit our web site or give us a call.



Meeting All Standards for U.S. Community Foundations.

Find us on



We help you help others.SM

If You Write Checks to Charity, This Is for You!



Since 1921,
helping people
to help others.

Charitable Checking AccountSM Service – the most tax-wise, convenient way to do your regular charitable giving

- charitable giving made simple
- increased tax benefits by timing deductions and giving appreciated assets
- no fees or fund minimums
- donor-directed grants anywhere in the U.S.
- option to do your giving online



Charitable Checking AccountSM Service

What Is the Charitable Checking Account Service?

The service acts like a personal checking account, in that you deposit assets and then direct The Dayton Foundation to send contributions (grants) to any IRS-approved U.S. charities you choose, including educational and religious institutions. The Dayton Foundation does the work!

So Why Not Just Write a Check?

- **You have opportunities for tax advantages.** You can use appreciated assets like stocks or mutual funds to fund your account. You gain the full value of the asset for your charitable purposes, undiminished by long-term capital gains taxes, when you donate the asset to The Dayton Foundation before the asset is sold.
- **You gain flexibility.** You can deposit assets in your account in the tax year when it's most advantageous to you, take the charitable deduction in that year, then distribute funds to your favorite charities then or at a later date.
- **You can give online, if you choose.** Most donors choose to use our secure, password-protected online service, Donor Express, to obtain additional services. You don't need to wait for quarterly statements – you may obtain daily-updated account information and

access your gift history at any time. You gain the convenience of directing your grantmaking online, avoiding delays in the mail. You can even open and contribute to your account online.

• **You can simplify your record-keeping and tax-reporting process.** Your gift acknowledgment from the Foundation is the only one you need for tax purposes for gifts made to and grants made from your account. The Foundation regularly updates you on your account balance, deposits and charitable grants. The Foundation provides you with quarterly statements and an end-

► MORE



"I've had my Charitable Checking Account since 1991, and I'm just thrilled with it. I really like how easy it is to use appreciated securities to fund my account, and it makes doing my taxes so much easier. I also enjoy making some gifts anonymously and doing my giving online. I just can't say enough about the Charitable Checking Account Service."

– Barry James, donor and President and CEO, James Investment Research, Inc.



“We find the service to be very convenient and efficient. It saves us a lot of time in making some of our routine gifts to charities. We periodically replenish our fund with appreciated securities, which saves us a large amount in capital gains taxes, giving us more money for the charities that have the greatest need.”

– Leanora and Orlando Brown, Charitable Checking Account donors

of-year statement, detailing all account activity for the year, and thereby simplifying your tax reporting and record keeping.

- **You save time.** The Foundation does the work of mailing or electronically transferring funds to your charities, verifying their IRS status and doing the bookkeeping for you.

- **You gain anonymity, if you so choose, or recognition for your gifts.** Grants to charities can be made in your name or anonymously, depending upon your preference.

Is There a Cost for the Service?

It’s free! For every cash dollar you put in, you get to direct a dollar to the charities of your choice. The only charges you may incur for the service are the usual costs involved in liquidating securities or other property (e.g., broker’s fees) that you may wish to place in your account or processing fees associated with gifts via credit cards. These charges will be subtracted from your account balance.

Who Is Right for the Service?

Any individual, family, business or other organization who gives regularly to charity will find this a convenient, beneficial service. Anyone at any level of giving may participate, since no minimum deposit or balance is required – and there are no maximums either. People and organizations with appreciated property they wish to donate will experience increased tax advantages.

What Donors Have Told Us about the Service

The following are based upon a random sample survey of 1,200 Charitable Checking Account donors of The Dayton Foundation.

- 99% of donors using the service say they are happy with the Charitable Checking Account Service.

- 90% rate the service as excellent.

- 96% say they most value the tax advantages of using the service.

- 96% say they value the ability to donate assets now and disburse grants later.

- 89% note the convenience, simplicity and record-keeping services as “most important benefits” of using the service.

- 97% say that if they had it to do over again, they again would open a Charitable Checking Account.

What Do You Have to Lose?

Financial advisors who regularly refer their clients to the Foundation’s Charitable Checking Account Service have



“I have encouraged many of my clients to open Charitable Checking Accounts, because I know what an easy-to-use, tax-wise service it is for people who give regularly to charity. In fact, my wife and I use the service ourselves. I have had nothing but positive responses from my clients who use it. Many have said they wish they’d started using it sooner!”

– Kevin McDonald, donor and Vice President and Trust Officer, KeyBank, National Association

related to us that they urge their clients to “just try it.” If they’re not convinced of the value, the advisors have told them, simply spend out their accounts. Advisors report to us that their clients love the service and the convenient option of online giving.

It’s Quick and Easy: How to Open a Charitable Checking Account

It’s as simple as a phone call or going online. You may open your account online (at www.daytonfoundation.org). If you prefer, you or your financial or legal advisor may call for information or an appointment: (937) 222-0410 or toll free at (877) 222-0410. Ask for the Charitable Checking Account Service.



“We like the simplicity of our Charitable Checking Account, especially when it comes to the tax-reporting process. We get one statement that satisfies all of our tax-reporting needs. We don’t have to sort through and concern ourselves with separate acknowledgment letters from all of the charitable organizations that we support.”

– Judy and Bill McCormick, donors