

MORE WAYS TO GIVE

Thoughtful giving for today, tomorrow, and generations to come.

A ROOTED & RISING GUIDE

First United Methodist Church of Tuscaloosa

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GENEROSITY IN EVERY SEASON

Giving can take many forms

A faithful gift does not always begin with a pen and a checkbook.

For generations, people have supported First United Methodist Church with gifts shaped by their own lives and circumstances. Today, generosity may begin with a phone call, an IRA, a brokerage account, a beneficiary form, a piece of property, or an estate plan.

> **THE CENTRAL IDEA:** Choose the method that fits the resources God has entrusted to you. A different way to give may be simpler, more tax-efficient, or capable of blessing us long into the future.

GIVE CONVENIENTLY

Online giving, automatic bank transfers, text-to-give, and Venmo can make regular giving easier to begin and easier to sustain.

GIVE FROM WHAT YOU OWN

Securities, retirement assets, donor-advised funds, real estate, and other property may offer possibilities that cash alone does not.

GIVE FOR THE FUTURE

A beneficiary designation, will, trust, life insurance policy, or lifetime-income arrangement can extend your generosity beyond your lifetime.

YOUR NEXT STEP: Read for the idea that sounds most like you. Then talk with us and your professional advisors before acting.

02

GIVE FROM RETIREMENT ASSETS

Qualified Charitable Distributions

Age 70½ or older? Your IRA may be able to support ministry directly.

A Qualified Charitable Distribution (QCD) is a payment made directly from an eligible IRA to an eligible charitable organization, such as a church. When the requirements are met, the qualifying amount is generally excluded from taxable income.

WHY IT MAY HELP

A QCD can count toward all or part of your Required Minimum Distribution for the year. It can provide a tax benefit even if you do not itemize, because the qualifying distribution is excluded from income rather than claimed again as a charitable deduction.

THE ESSENTIAL RULES

You must be at least age 70½ when the distribution is made. The IRA custodian must make the payment directly to the charity. For 2026, the annual QCD exclusion limit is $111,000 per eligible individual or spouse, subject to the detailed tax rules.

HELP US IDENTIFY IT

IRA checks often arrive with little donor information. Please tell the church office that a gift is coming, who made it, and whether it is intended for a particular ministry, fund, or Rooted & Rising commitment.

> **NO DOUBLE BENEFIT.** The same qualifying amount is not both excluded from income as a QCD and claimed as an itemized charitable deduction.

YOUR NEXT STEP: Contact your IRA custodian and ask for its Qualified Charitable Distribution process.

03

GIVE FROM INVESTMENTS

Appreciated stock and securities

Sometimes the most effective gift is an asset—not the proceeds from selling it.

If you own publicly traded stock, mutual fund shares, or other securities that have increased in value, you may be able to transfer the asset directly to us or to a charitable partner acting for us.

WHY DONORS CONSIDER IT

When the requirements are met, a direct gift of a long-term appreciated asset may allow an itemizing donor to claim a charitable deduction based on fair market value and avoid recognizing the capital gain that a sale might produce. Deduction limits and special rules apply.

HOW IT WORKS

Ask us for current transfer instructions. Then authorize your broker or financial institution to transfer the asset directly. Let us know the gift is coming, because transferred securities may arrive without the donor's name or intended purpose.

TIMING MATTERS

Do not sell the security first if your plan is to donate the asset. A year-end gift is generally complete only when the transfer is completed—not merely when instructions are submitted. Begin early.

> **BEFORE YOU TRANSFER:** Contact us first. We need to confirm that we can accept the asset and provide the correct account information.

YOUR NEXT STEP: Ask your broker, CPA, or tax advisor whether a direct securities gift fits your situation.

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GIVE THROUGH A CHARITABLE ACCOUNT

Donor-advised funds and matching gifts

Resources already set aside for charity can become ministry now.

DONOR-ADVISED FUNDS

If you have a donor-advised fund, you may recommend a grant to First United Methodist Church Tuscaloosa. Provide the sponsoring organization with our current legal and mailing information, and ask that your name and intended purpose accompany the grant.

> **REMEMBER:** The charitable deduction generally occurs when you contribute to the donor-advised fund—not again when the fund later makes a grant to us. Donor-advised fund grants also cannot provide more than incidental benefits to the donor.

EMPLOYER MATCHING GIFTS

Some employers match charitable gifts made by employees or retirees. Eligibility rules vary, and some programs limit gifts to religious organizations or match only gifts supporting qualifying community programs. Check your employer's policy before assuming a match is available.

FAMILY FOUNDATIONS AND CHARITABLE TRUSTS

A private foundation or charitable trust may also be able to make a grant, but additional rules can apply. Have the foundation, trustee, or advisor contact us before initiating the gift.

YOUR NEXT STEP: Open your charitable account or employer benefits portal and search for First United Methodist Church of Tuscaloosa.

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GIVE SOMETHING OTHER THAN CASH

Real estate and other property

Property can carry value, opportunity—and practical responsibilities.

A charitable gift may consist of real estate, a business interest, mineral interests, valuable personal property, or another noncash asset. These gifts can be meaningful, but they require more planning than a gift of cash or publicly traded stock.

START WITH A CONVERSATION

Before transferring ownership, ask whether we are able and willing to accept the property. We may need to consider marketability, debt, environmental conditions, carrying costs, restrictions, valuation, and whether the gift supports its mission.

EXPECT PROFESSIONAL HELP

Noncash gifts may require a qualified appraisal, Form 8283, title work, or other documentation. The donor—not the church—is responsible for establishing value and obtaining personal legal and tax advice.

POSSIBLE STRUCTURES

Depending on the asset and the donor's goals, a gift might be made outright, through a bargain sale, through a charitable trust, or by retaining certain rights. Each structure has different legal and tax consequences.

> **PLEASE DO NOT DEED OR DELIVER FIRST.** A proposed gift of real estate or another complex asset should be reviewed and accepted before any transfer documents are signed.

YOUR NEXT STEP: Bring the idea—not just the asset—to the church office and your advisors first.

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GIVE FOR THE FUTURE

Beneficiary designations, wills, and trusts

You can care for the people you love and still leave a legacy of ministry.

BENEFICIARY DESIGNATIONS

You may be able to name us as a primary, partial, or contingent beneficiary of an IRA, 401(k), 403(b), life insurance policy, annuity, bank account, or brokerage account. Many designations can be changed without rewriting a will, using a form from the plan administrator or financial institution.

A GIFT THROUGH A WILL OR TRUST

A bequest can be a specific amount, a percentage, the remainder after other gifts, or a gift that takes effect only if other beneficiaries do not survive. A percentage or residual gift can adjust naturally as the size of an estate changes.

KEEP DESIGNATIONS COORDINATED

Beneficiary forms generally control the assets they cover, even if a will says something different. Review the entire plan after marriage, divorce, death, birth, retirement, or another major life change.

> **BEFORE DOCUMENTS ARE SIGNED.** Make sure you have our address, tax identification information, and any recommended language. If you want to restrict the gift to a particular purpose, discuss the language with us in advance.

YOUR NEXT STEP: Review a beneficiary form this month and ask your estate-planning attorney whether your will or trust still reflects your intentions.

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GIVE AND RECEIVE INCOME

Charitable gift annuities and trusts

Some plans can provide income during life and a charitable gift later.

CHARITABLE GIFT ANNUITY

A donor transfers assets to a qualified charitable organization or foundation in exchange for fixed payments to one or two people for life. The charitable remainder supports the designated ministry. Availability, rates, minimums, and tax treatment depend on the issuing organization and the donor's circumstances.

CHARITABLE REMAINDER TRUST

A donor transfers assets to an irrevocable trust that pays income to selected beneficiaries for a term of years or for life. The remaining trust property ultimately passes to charity. A trust requires legal drafting, administration, investment management, and tax reporting.

OTHER ADVANCED PLANS

A charitable lead trust, retained life estate, or other arrangement may fit particular family, property, and charitable goals. These are individualized planning tools, not do-it-yourself transactions.

> **START WITH YOUR GOALS.** Who should receive income? For how long? Which assets are available? What ministry do you hope to support? Your attorney, CPA, and financial advisor can help determine whether an income-producing gift is appropriate.

YOUR NEXT STEP: Ask us which United Methodist foundation or charitable partner can help explore these arrangements.

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MAKE THE GIFT USEFUL

Purpose, flexibility, and communication

A well-planned gift considers not only how to give, but how the gift can serve.

UNRESTRICTED GIFTS

An unrestricted gift gives church leadership the greatest flexibility to respond to ministry opportunities and needs that may not be foreseeable today.

PURPOSE-RESTRICTED GIFTS

A donor may limit a gift to a particular charitable purpose. Clear language matters. A restriction that is too narrow, impractical, or tied to a program that later changes can prevent us from using the gift as the donor intended.

ENDOWMENT GIFTS

An endowment gift is invested so that distributions can support ministry over time. Different endowments may have different spending and purpose restrictions. Ask how our current endowment and distribution policies would apply.

> **A HELPFUL APPROACH.** Describe the ministry outcome you care about, then allow reasonable flexibility if circumstances change. We can help you translate that intention into workable language.

TELL US WHEN YOU CAN

You are not required to disclose a future gift. But advance notice lets us say thank you, confirm we can accept the gift, and help prevent ambiguity. Acknowledgment of a planned gift also allows us to plan for the future and allows you to create a legacy that will live on. You may keep the amount confidential.

YOUR NEXT STEP: Begin with the question: What ministry do I hope this gift will make possible?

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GIVE SIMPLY

Digital and automatic giving

Make generosity easier to remember—and easier to continue.

Digital giving is not a different kind of generosity. It is simply a different path for the same faithful commitment. You can make a one-time gift or establish a recurring rhythm that matches your household budget.

GIVE ONLINE

Visit fumct.org/give and follow the secure giving link. Available payment choices appear on the giving page, and you may designate a fund or ministry your gift should support.

TEXT TO GIVE

Text GIVE to 205-784-2324. Follow the secure link, enter the amount and payment information, and save the number for future gifts.

GIVE THROUGH VENMO

In the Venmo app, search for FUMCT and select the Business profile. Confirm the recipient carefully before sending.

MAKE IT RECURRING

A recurring gift can follow your preferred schedule and continue automatically until you change or stop it. Review recurring gifts whenever your circumstances or commitment changes.

> **GOOD TO KNOW.** Some payment methods cost us more to process than others. The giving page will show the choices available; select the method that works best for you.

YOUR NEXT STEP: Visit fumct.org/give or contact the church office if you would like help setting up a recurring gift.

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BEGIN THE CONVERSATION

One faithful next step

You do not need to know the right giving technique before you call.

The best first step is often a simple conversation about what you hope to accomplish. We can provide information and current transfer details for you and your advisors. Your own attorney, CPA, financial advisor, IRA custodian, or plan administrator should advise you about your circumstances.

WHAT DO YOU HOPE TO GIVE?
Income, securities, retirement assets, property, or a future interest?

WHEN SHOULD THE GIFT TAKE EFFECT?
Now, over time, at the end of life, or after providing income to someone you love?

WHAT SHOULD THE GIFT MAKE POSSIBLE?
Our broad mission, Rooted & Rising, an endowment, or another agreed charitable purpose?

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IMPORTANT INFORMATION

This guide provides general educational information and is not legal, tax, investment, or financial advice. Tax results depend on individual facts, and laws change. Consult your professional advisors. All noncash and restricted gifts are subject to our gift-acceptance, endowment, and other applicable policies.

Federal tax references: IRS Publication 526, Charitable Contributions (irs.gov/Pub526), and IRS Publication 590-B, Distributions from Individual Retirement Arrangements (irs.gov/Pub590B). QCD information reflects the 2026 limit shown in Publication 590-B.



We believe giving grows from gratitude.

Every gift is a faithful response to what God has already given.

ROOTED & RISING
First United Methodist Church of Tuscaloosa