
**METHOD III:
If there is No Certificate**

Individuals in dividend reinvestment plans, direct registration accounts, or who do not hold certificates in either their own or a street name account may also make gifts of stock. Each company has its own method for making a gift. It is best that you call the company directly for instructions. You may call the CSA office for assistance in this process.

The Value of a Stock Gift

The value of a publicly traded stock is always the average of the high and low share prices on the date of the gift. Price quotes are generally taken from reliable quotation services. The date for valuing the gift depends on the method of transfer.

If you mail the stock certificate and stock power forms separately as described, the date of the gift is determined by the later postmark of the two envelopes.

If your broker transfers the stock to the CSA account, the date of the gift is defined as the date on which the stock enters the CSA account.

If you deliver the stock certificate in person to CSA, the date of the gift is the date of delivery.

Please do not have shares transferred into certificate form in the name of CSA, which adds expense and is not necessary.

Gifts of Mutual Fund Shares

Most mutual fund companies require several documents, including a donor authorization letter, to effect the transfer of shares. Most companies also require a Medallion Signature Guarantee or some form of notarization on the authorization letter. Sample letters and other necessary documents are available from CSA. If you are unaware of the appropriate method to authorize the transfer of your mutual fund shares, call CSA for assistance in completing the transfer.

The transfer of mutual fund shares is more time consuming than the transfer of stock. Allow two to six weeks to complete the transaction (plan year-end charitable giving accordingly).

The Value of a Gift of Mutual Fund Shares

- The date of gift is established when the transfer is complete and CSA “owns” the mutual fund shares
 - Fair market value of mutual fund shares in open-end investment companies is the redemption price on the date the transfer is complete.
 - Closed-end investment company shares are valued the same way as securities traded on a stock exchange or over the counter.
-
-

STEPS FOR GIVING APPRECIATED STOCK OR MUTUAL FUNDS TO THE



Gifts of Appreciated Stock or Mutual Funds: The Benefits to You

For many donors, giving appreciated stock or mutual funds to CSA may be preferable to giving cash. Federal tax law offers special incentives for non-cash gifts of property, particularly if that property has appreciated in value.

You avoid capital gains tax. Any gain is taxable if you sell the stock yourself, but not if you give it to CSA.

Your charitable deduction for federal income tax purposes is based on the full fair market value of the stock on the date the gift is made.

You receive credit from CSA for the full fair market value of the stock, but the cost to you is only your original purchase price.

Celiac Sprue Association (CSA)
P.O. Box 31700
Omaha, NE 68131-0700
Toll-free phone: 1-877-272-4272
Fax: (402) 643-4108
Email: celiacs@csaceliacs.org

Gifts of Stock

There are three methods of giving stock to CSA. The best method for you may be determined by whether or not you hold the stock certificate. (These methods may not apply if you are giving shares of closely held stock – please call the CSA national office for assistance.)

It is requested that you contact CSA before you instruct your broker or mutual fund company representative.

Contact: CSA Treasurer
Toll-free: 1-877-272-4272
Fax: (402) 643-4108
Email: treasurer@csaceliacs.org

METHOD I: If You Hold the Stock Certificate

1. Mail the *unendorsed* certificate via certified mail to:

Celiac Sprue Association
Attn: Treasurer
P.O. Box 31700
Omaha, NE 68131-0700

Include a transmittal letter stating the disposition of the gift. For example: “The enclosed certificate(s) represent my contribution to CSA, to be designated for the purpose of _____”

2. In a separate envelope, mail a **signed, blank stock power form**, with your signature guaranteed by a commercial bank or brokerage firm, by ordinary first class mail to CSA. Stock power forms may be obtained from a bank, brokerage house, or from CSA. Include a copy of your transmittal letter.

3. If the certificate represents more shares than you intend to give, include written instructions for CSA to keep a specified number of shares. A certificate for the remaining shares will be reissued to you.

METHOD II: If the Stock is Held in a Brokerage Account

Registered owners need to write a letter of instruction to the brokerage firm or bank which holds the stock instructing them to *deliver free through DTC* to:

DTC 0057 Edward D. Jones
FBO Celiac Sprue Association
Account #273-02854

Please advise CSA *when* the transfer will take place and the *name and amount of shares* that will be transferred so that we may advise our broker to monitor the account. We can then properly acknowledge your gift (the broker does not receive the name of the donor). Please note that once shares have been transferred into our brokerage account, any subsequent disposition of the gift is made at the discretion of CSA. Generally, CSA will sell the stock as soon as it is received in order to realize the gift’s present value.