

DONOR RESOURCES

CONTENTS



03
OVERFLOW INTRO

04
PRODUCT
WALKTHROUGH

05
TAX BENEFITS

06
SECURITY

07
DONOR PROFILE

08
FAQS

WHO IS OVERFLOW?

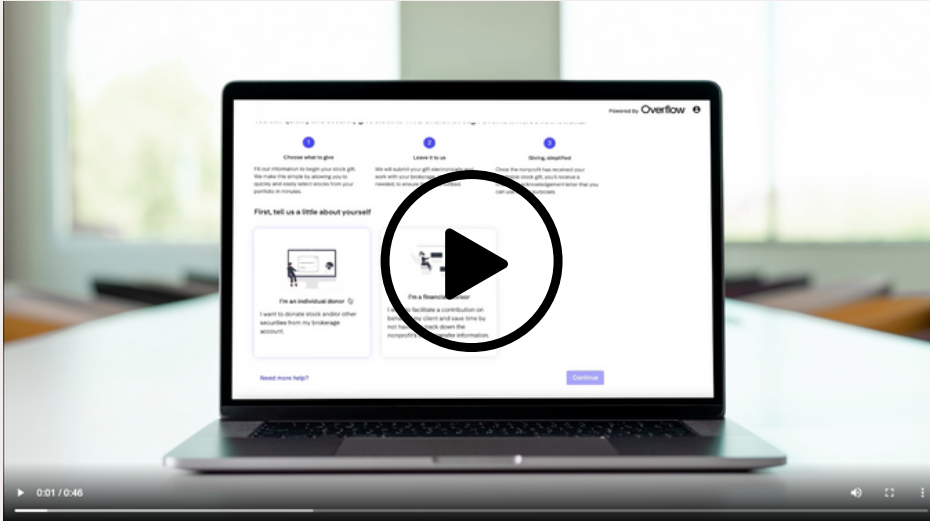
Overflow's vision is to inspire the world to give by making generosity frictionless across every major asset class, starting with stock, cash, and crypto donations. Overflow offers a modern online platform for donors to give to their favorite causes in the way that makes the most sense to them.

Overflow's suite of donor tools make it easier than ever to donate online from any pocket where you hold wealth, and then track and manage those donations.

Overflow not only makes generosity seamless for the donor but also offers products that make it easy for nonprofits to accept stock and crypto donations.

Here's to a more generous world!





SEE IT IN ACTION

Watch this 45-second demo to see how easy it is to give stock through Overflow. You can even give from your mobile device!

PRODUCT WALKTHROUGH

Donating publicly-traded stock to your favorite nonprofit is one of the most tax-efficient ways to give. However, this historically has been a time-consuming, frustrating process requiring you to communicate back and forth between your brokerage and the receiving 501c3 organization. Not to mention that in most cases you had to print, fill out, and either fax or snail mail a paper form to initiate your donation.

Not anymore! With Overflow, you can donate stock online in less than 5 minutes.

- Log in using an email or phone number and a one-time passcode
- Connect a brokerage account
- Select the type and amount of shares to give
- Enter personal details
- Submit donation

[LEARN MORE ABOUT GIVING STOCK ON OVERFLOW](#)

TAX BENEFITS

OF GIFTING STOCK

By donating stock directly to your favorite nonprofit rather than liquidating the shares and donating cash, you could avoid capital gains taxes and give from your gains, not your grocery budget.

- Donating stock after it has appreciated in value for a year protects your realized gains from being subjected to long-term capital gains tax, which can be up to 20% of the gains.
- If you donate appreciated stock you've owned for less than a year, you can avoid up to 37% in short-term capital gains taxes.
- Deduct the fair market value of the stock just like you would a cash donation when you itemize deductions in your next tax filing.
- Nonprofits are exempt from capital gains taxes, so your stock donation allows the nonprofit to utilize the full amount of the donated funds.

It's a win-win!

EXAMPLE	Donate Cash	Liquidate stock then give cash	Give appreciated stock via Overflow
Cost Basis	N/A	\$5000	\$5000
Fair Market Value	N/A	\$10000	\$10000
Capital Gains	N/A	\$5000	\$5000
Capital Gains Tax (assumes 15% but can be up to 20%)	N/A	\$750	\$0
Total Donation	\$10000	\$9250	\$10000
Tax-Deductible Charitable Amount	\$10000	\$9250	\$10000
Potential Tax Savings (assumes income tax rate 24%, but can be as high as 37%)	\$2400	\$1470	\$3150

WE TAKE SECURITY SERIOUSLY.

Overflow understands our responsibility to maintain the confidentiality of donors' data and is 100% committed to securing and protecting your information when you give on our platform. To demonstrate our commitment, we comply with globally recognized data protection standards like SOC 2 Type 1.

[CLICK HERE TO LEARN MORE ABOUT OUR SOC2 TYPE 1 COMPLIANCE.](#)

SECURITY SHOULD NEVER BE COMPROMISED FOR EASE OF USE, WHICH IS WHY WE OFFER MULTIPLE WAYS TO GIVE:

Online (Self-Serve)

To give stock online through Overflow's portal, simply follow the link on your favorite nonprofit's give page and follow the prompts.

Manual

In the self-serve experience, you will be prompted to log in to your brokerage account in order to select the type and quantity of shares you wish to donate. If you choose not to connect your brokerage account, you'll simply be asked to manually enter the stock ticker and quantity you'd like to donate. You can still give online using this method.

Offline (Concierge)

Our expert Donor Operations team can help you facilitate a stock donation entirely offline. Simply email stockgifts@overflow.co to initiate this process.

Financial Advisors

If you are a financial advisor giving on behalf of a client, simply select that option in the online giving experience and you'll have the opportunity to unlock the nonprofit's receiving DTC information.

Overflow

[Home](#)[Contributions](#)[Recurring Gifts](#)[Tax Documents](#)[Settings](#)Hi, **Nancy!**

You gave a total of **\$166,734.18** to **community development, faith-based** and other organizations through Overflow.

\$166,734.18

of generosity

41

gifts sent

4

nonprofits benefited

THE DONOR PROFILE

Your generosity is a thing to be celebrated! And that's exactly what Overflow's Donor Profile strives to do: show all of your philanthropy in one place, give you the tools to manage your donations, and celebrate your impact on the world.

[LEARN ALL ABOUT THE DONOR PROFILE.](#)

WITHIN YOUR DONOR PROFILE YOU CAN:

- View a list of all the transactions you've ever initiated through Overflow, their current status, and the gift's history.
- Manage recurring donations
- Access tax documents such as acknowledgment letters for all of your donations through Overflow.
- Update payment methods including connected brokerage accounts.
- Change personal information.

...and more!

FAQS

WHO IS OVERFLOW?

Overflow is a digital solution for donating non-cash assets, enabling donors to give in a tax-efficient way. Donors can experience the ease of giving via stock or crypto in less than five minutes from their mobile device. Overflow also provides givers access to a private Donor Portal which enables visibility into transaction history, transaction statuses, and the ability to update connected financial accounts.

IS GIVING THROUGH OVERFLOW SAFE AND SECURE?

Overflow's Information Security Program is SOC 2 compliant, a widely respected information security auditing procedure. Overflow does not have access to nor stores any brokerage account usernames or passwords. They use Yodlee, a third-party provider, that handles the brokerage login process. Over 600 companies including PayPal, Mint, and Amazon use Yodlee to connect their clients' accounts.

WHAT IS THE TAX BENEFIT OF DONATING APPRECIATED STOCK?

Donating appreciated stock that you've held for over a year could allow you to save up to 20% in capital gains taxes and potentially up to 37% in federal income taxes on the charitable donation value of your gift based on your tax bracket when itemizing deductions. To understand the full tax benefits of giving appreciated stock, including potential state tax savings, please consult with your tax professional for information about your personal tax implications.

WHAT SPECIFIC STOCK COULD I DONATE?

You can give any publicly traded stock through Overflow. By donating assets that have appreciated in value for more than one year, you are more likely to maximize the potential tax benefits.

CAN I GIVE THROUGH MY 401K OR IRA?

Overflow can process all whole shares of publicly traded stock, including 401Ks and IRAs. However, because donors often incur penalties for withdrawing these assets before a certain date, we highly recommend consulting your tax professional before donating these types of assets. Donating 401Ks or IRA could result in major tax penalties or even fewer tax benefits than donating cash.

CAN I GIVE COMPANY STOCK OUTSIDE OF THE TRADING WINDOW?

If you received company-distributed stock as an employee and the trading window is not open, your brokerage will likely reject the transfer request. We highly advise you ask your company for the trading windows and give during those time periods, which typically are open quarterly for 3 to 4 weeks at a time.

DOES OVERFLOW SUPPORT GIFTS FROM MY BROKERAGE ACCOUNT?

Overflow currently supports over 10 brokerages via their self-guided platform including the most popular brokers such as Charles Schwab, Fidelity, and E*Trade. If Overflow doesn't have a direct connection to your brokerage account, your gift can still be fulfilled through their off-platform concierge service. If you are in Overflow's donor experience and your brokerage account is not one of the 10+ currently supported with a direct connection, you'll be taken to a form to contact Overflow's transaction operations team. You can also choose to opt into Overflow's fully-guided concierge service by emailing stockgifts@overflow.co.

Overflow does not provide tax, legal, compliance or accounting advice. This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for, tax, legal, compliance, or accounting advice. Your organization should consult its own tax, legal, compliance and accounting advisors before sending or concluding on any transaction, communication, or otherwise.