

# IMPLEMENTATION GUIDE



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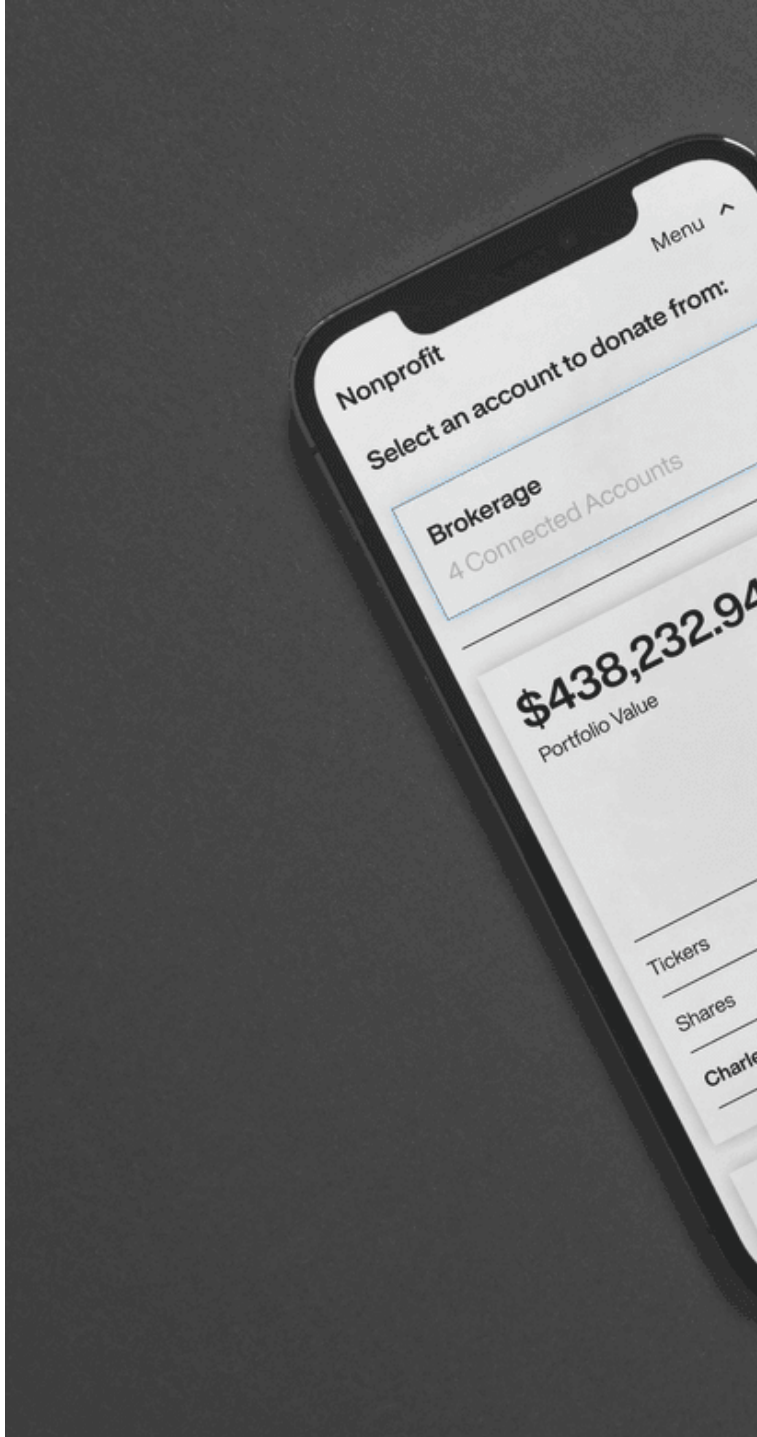
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# YOUR UNIQUE URLS

The Overflow donation technology is a URL you can link anywhere that you have a digital presence; on social media, within newsletters, in QR codes, and on your website. You have two URL options:

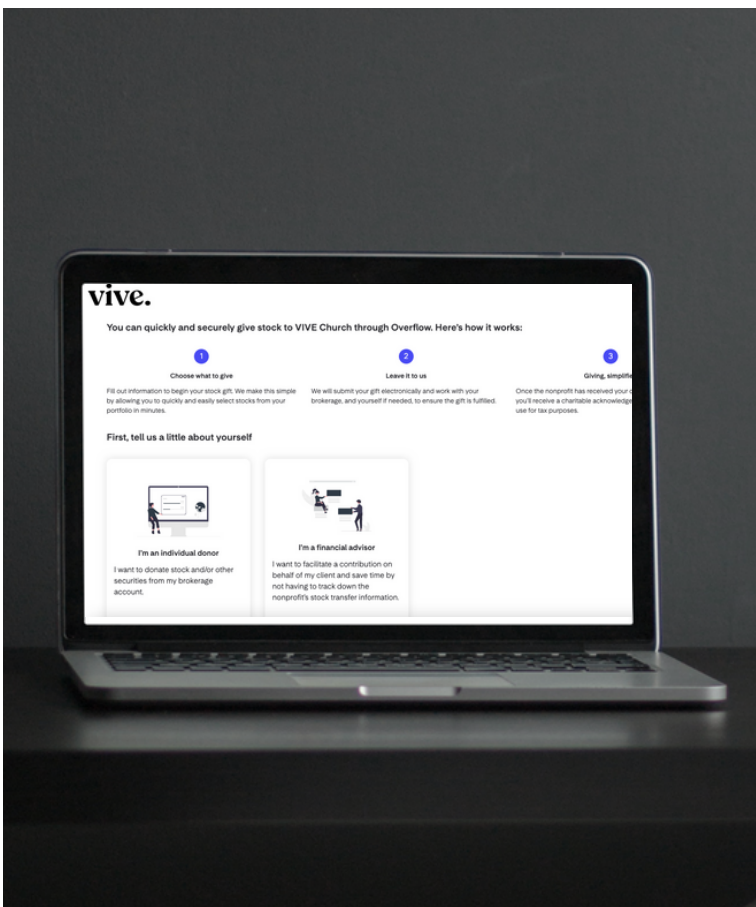
## OPTION 1: OVERFLOW HOMEPAGE



The Overflow Homepage is a landing page where all of your asset classes (stock, crypto and ACH/Debit/Credit) can be presented at once. Your URL will look like this:

**APP.OVERFLOW.CO/ORGANIZATIONNAME**

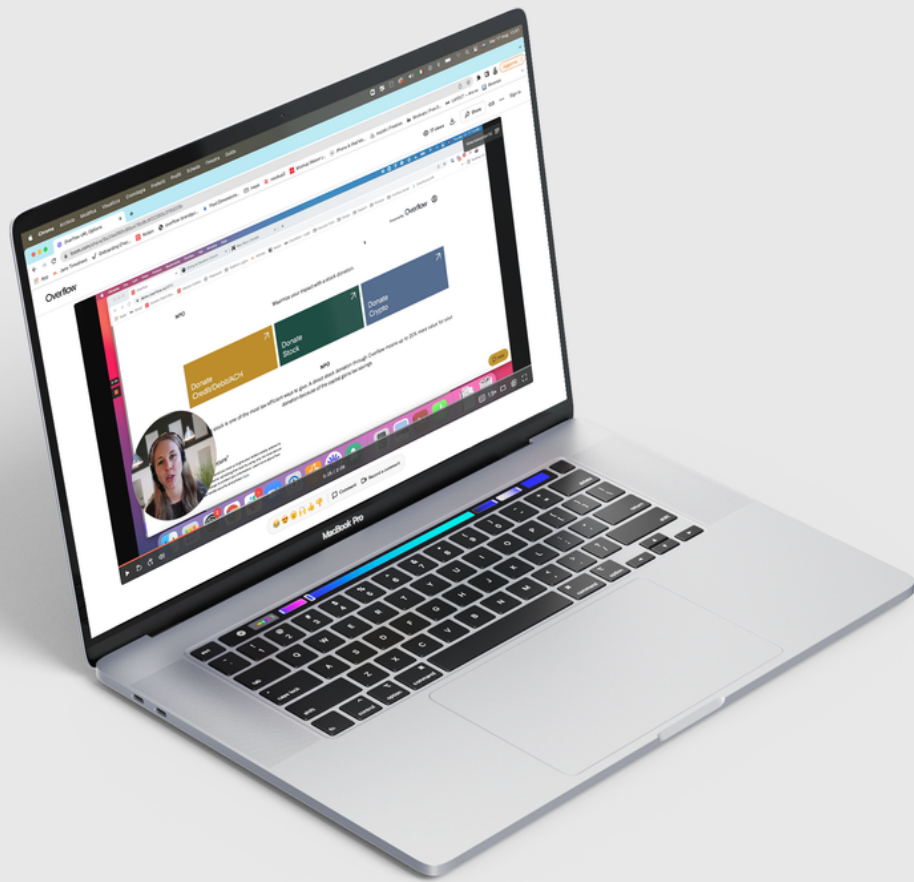
## OPTION 2: DIRECT TO LOGIN



The Direct to Login option allows you to eliminate a click and send donors directly to the donation experience for each asset class. You can simply add /stock, /crypto or /cash to the end of your generic URL to skip the Overflow homepage.

# VISUAL LEARNER?

[CLICK HERE](#)



# WATCH THIS VIDEO.

# GIVE PAGE VERBIAGE

Empowering explanations help your supporters learn about the benefits of donating non-cash assets. Many donors don't know that they can give appreciated assets and the incredible tax benefits they could receive.

**Note: you can change "donate stock" to "donate stock and crypto" if applicable.**



## TAX BENEFITS

"Donating stock can be one of the most tax-efficient ways to give. We've partnered with Overflow to make donating stock online quick, easy, and secure."

"By donating appreciated stock that you've held for over a year, you could potentially save up to 20% in capital gains taxes and potentially deduct the charitable donation on your federal income taxes. To understand the full tax benefits of giving appreciated stock, please consult with your tax professional."

## EASE

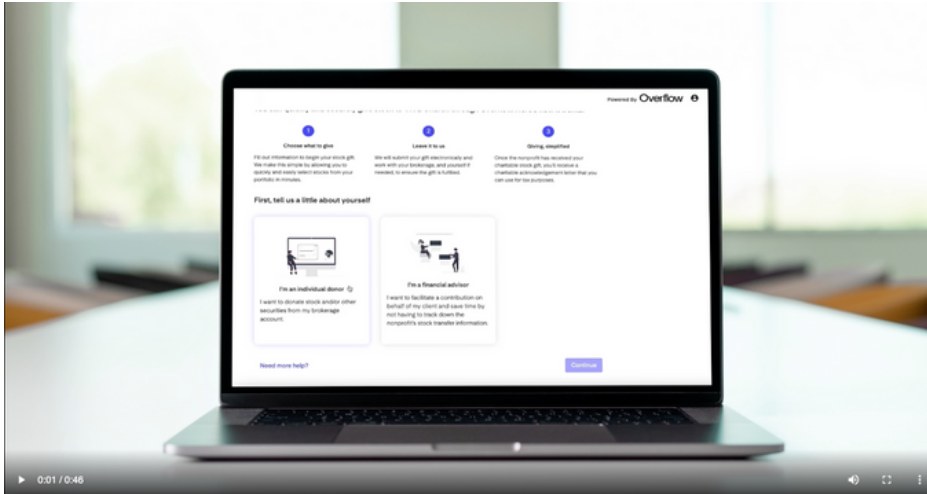
"Donating appreciated stock allows you to maximize your impact while potentially saving more on taxes. Overflow makes it easy to donate online in less than 5 minutes."

## IMPACT

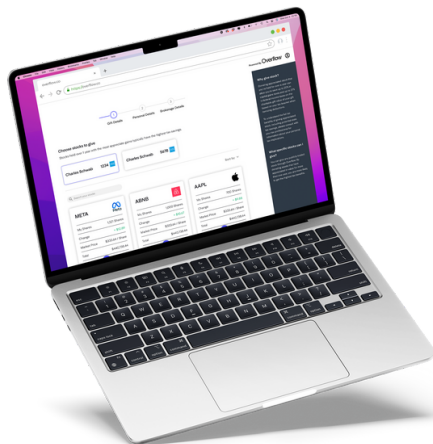
"Maximize your impact with a gift of appreciated assets. Donate stock online through Overflow."

# GIVE PAGE RESOURCES

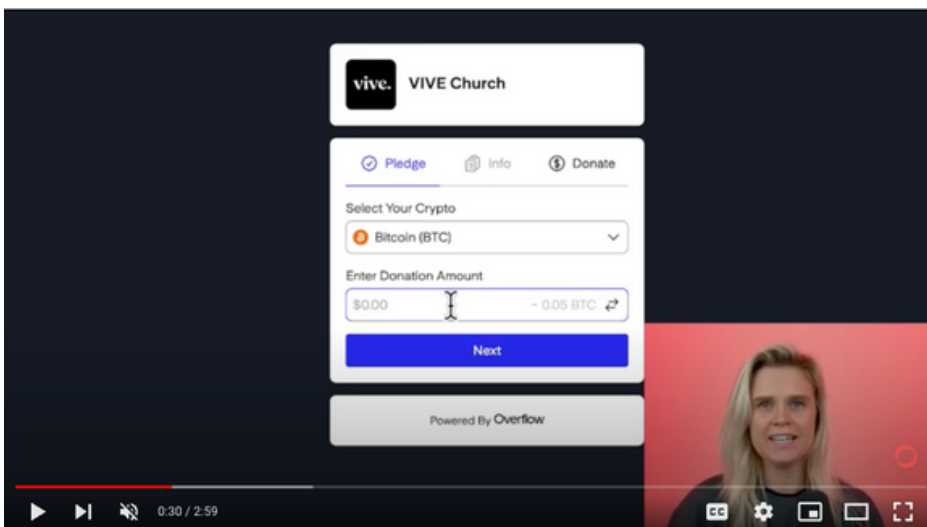
Use these videos and product images to add interest and education to your give page.



**STOCK-GIVING  
DEMO VIDEO**  
45-seconds



**OVERFLOW  
PRODUCT IMAGES**  
to download and use  
throughout your give  
page



**CRYPTO GIVING  
EXPERIENCE  
WALKTHROUGH**  
3 minutes

# FAQS

Consider adding a section on your giving page to answer these questions we hear most often from donors. By linking to an FAQ landing page with this content, you'll have a ready-made resource to direct donors that have questions about the intricacies of donating stock and crypto, and how to do it.



## **WHO IS OVERFLOW?**

Overflow is a digital solution for donating almost any asset to your favorite nonprofits in minutes. Overflow allows your dollars to go further by offering some of the most tax-efficient ways to give and the lowest processing fees on the market. Overflow makes it easy to give what you want, how you want.

## **IS GIVING THROUGH OVERFLOW SAFE AND SECURE?**

Yes. Overflow's Information Security Program is SOC 2 Type 2 compliant and follows strict criteria set forth by the SOC 2 Framework, a widely respected information security auditing procedure. Overflow does not have access to nor stores any brokerage account login information. For security and data privacy measures, Overflow uses Yodlee, a third-party provider, to handle the brokerage account 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.

# FAQS - STOCK

## WHAT SPECIFIC STOCK COULD I DONATE?

Overflow supports the transfer of any publicly-traded stock that is exchanged on the US stock market. Overflow also supports the transfer of ETFs and Mutual Funds, but there may be brokerage-imposed restrictions on the transfer depending on the fund and gift value. If that is the case, Overflow's concierge services will work with you directly to understand the restrictions and implications.

## CAN I GIVE FROM MY RETIREMENT ACCOUNT?

It depends! Overflow can process all whole shares of publicly traded stock, including from retirement accounts (401K, 403b, Roth IRA, and Traditional IRA). However, donors will incur a tax penalty if they remove retirement funds early (before age 59.5) and some employer-sponsored retirement plans will not allow early fund distribution at all. Because of these restrictions and potential penalties, we highly recommend consulting your tax professional before donating these types of assets. If you decide to proceed, Overflow's concierge services will work you directly to facilitate the transfer of these assets.

## DOES OVERFLOW SUPPORT GIFTS FROM MY BROKERAGE ACCOUNT?

Overflow currently offers account connections with most major brokerages including Charles Schwab, Fidelity, and E\*Trade. If Overflow does not have a direct connection with your brokerage, you can still initiate your stock gift through our manual online flow, which you will be prompted to enter if your brokerage is not directly supported. You can also choose to opt in to Overflow's concierge, fully-guided stock donation service by emailing [stockgifts@overflow.co](mailto:stockgifts@overflow.co).

## CAN I GIVE COMPANY STOCK?

Yes! If you are employed by a publicly traded company and receive stock as part of your compensation, you can donate that stock with ease through the Overflow platform. Please note that your company might restrict when employees can give stock. If you received company-distributed stock as an employee and the trading window is not open, your brokerage will likely reject the transfer request. Therefore, we suggest you only donate stock when your company's trading window is open, typically every quarter for 3 to 4 weeks at a time, if those restrictions apply to your role.



# FAQS - STOCK + DAF

## **WHAT IF I DON'T WANT TO DONATE STOCK THROUGH AN ONLINE PLATFORM OR I WANT MY FINANCIAL ADVISOR TO DO IT FOR ME?**

Overflow offers four different ways for you to give stock to your intended nonprofit so you can give in the way that you feel most comfortable. These include digital stock giving, a product for financial advisors to give on your behalf, and the ability for you to request DTC information to donate directly. These options are available on your nonprofit's stock donation page.

## **CAN OVERFLOW SUPPORT GIFTS OF STOCK TRADED IN FOREIGN MARKETS?**

It depends! Currently, Overflow accepts donations of shares from publicly-traded companies located in the United States, with some exceptions. If you would like to donate shares from a company located outside the United states, please contact [stockgifts@overflow.co](mailto:stockgifts@overflow.co).

## **WHAT IS A DONOR ADVISED FUND?**

A donor advised fund (DAF) is a specialized financial account used for charitable giving. It allows individuals to make a charitable contribution, receive an immediate tax deduction and then make grants to 501(c)(3) organizations over time. The money in a DAF can also grow tax free and be donated at any time in the future - there are no time limits or distribution requirements for DAFs today.

## **WHAT IS THE BENEFIT OF GIVING VIA A DAF?**

The main benefit of a DAF is the ability to make a donation and take an immediate tax deduction for it while waiting to decide how the donation should actually be used. While the donation is irrevocable, it can grow tax-free in the DAF via investment while the decision is being contemplated.

## **I'M READY TO GIVE FROM MY DAF, BUT WHERE DO I BEGIN?**

Now that you know more about DAFs and their benefits it's time to initiate the donation! Simply click the Donate from DAF button on your nonprofit's give page or select the Donate from DAF option as a payment method within the cash donation experience.

# FAQS - CRYPTO

## WHY SHOULD I CONSIDER GIVING THROUGH CRYPTOCURRENCY?

Cryptocurrency can be donated just like other appreciated assets such as stocks. Instead of selling your cryptocurrency and donating the after-tax proceeds, consider donating your cryptocurrency directly to the Church. You will be eligible for a tax deduction equal to the fair market value of the donated cryptocurrency and the appreciation in the value of the donated asset will not be subject to capital gains taxes.

## HOW CAN I DONATE CRYPTOCURRENCY ON OVERFLOW?

Overflow digital giving solution allows you to donate cryptocurrency in just a few clicks. Once you complete the steps online, you'll be presented with an asy-to-use giving code that you must place into your crypto wallet to complete the donation. This code contains the donation information you've selected in the donation flow including the type of coin, amount of coin, and the destination wallet ID.

## WHICH CRYPTOCURRENCIES CAN I DONATE?

Cryptocurrencies that are compliant and accepted within the United States are available to give through Overflow's crypto donation processing platform. Please refer to [The Giving Block website](#) for an up-to-date list of supported cryptocurrencies. If you are interested in giving a coin that you don't see supported, please email [support@overflow.co](mailto:support@overflow.co). It is sometimes possible to facilitate your donation off-platform depending on the type of coin and gift value.

## WHEN DO I NEED TO RECEIVE A CRYPTOCURRENCY DONATION APPRAISAL?

If you wish to claim a charitable tax deduction for crypto gifts over \$5,000, you will need to have the donation appraised by an outside party. The receiving 501c3 organization is tax exempt and therefore does not need to conduct an appraisal for receiving the donation. Please reach out to [support@overflow.co](mailto:support@overflow.co) if you need help connecting with a qualified cryptocurrency appraiser and to have the cost of the appraisal covered by The Giving Block.

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.

Overflow

We look forward to working together  
to inspire the world to give!

support@overflow.co  
overflow.co

