



ADIRONDACK TRUST COMPANY  
**COMMUNITY  
FUND**

®

HELPING YOU  
TO HELP OTHERS

A NEW WAY FOR YOU TO MANAGE  
YOUR CHARITABLE GIVING.

*Community*



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PLAN YOUR CHARITABLE  
*Giving* AND SUPPORT LOCAL  
NON-PROFITS.

An important part of the quality of life in our area rests with individuals and businesses that give generously to charitable organizations serving the common good.

FOR MORE INFORMATION

Please call 518-584-5844 (ext.) 2311 to learn more about the Adirondack Trust Company Community Fund and Donor Advised Funds or visit our website, [atccf.org](http://atccf.org).

**THE ADIRONDACK TRUST COMPANY COMMUNITY FUND ("ATC Community Fund")** was established to serve as a perpetual source of philanthropic support for the needs of local charities. The ATC Community Fund is an independent 501(c)(3) charitable organization. The Adirondack Trust Company serves as the Trustee and Administrator of the ATC Community Fund with the guidance of an Independent Advisory Committee, comprised of individuals from our community.

Individuals can make a tax-deductible donation of any amount to our **General Fund** for the overall benefit of local nonprofits. The ATC Community Fund is also one of the few charities in our area that has qualified with the IRS to offer **Donor Advised Funds (DAF)**. With a DAF you can make a tax deductible contribution in a way that is advantageous for your tax planning.

Whether providing funds for human service organizations, youth development, the arts and other cultural groups, or facilitating your unique philanthropic interests, The ATC Community Fund is here to help you support local nonprofits.

The ATC Community Fund is the only local organization in Saratoga, Warren and Washington Counties to offer donor advised funds that provide unique giving opportunities for donors.



## THE GENERAL FUND

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The ATC Community Fund maintains a General Fund to support charitable organizations in Saratoga, Warren and Washington Counties. The intention of the General Fund is to create a perpetual source of funds that will provide for annual grants to deserving local charities.

Tax deductible contributions to the General Fund can be made for any amount.

To make a contribution to the General Fund please visit the ATC Community Fund website and click on “Donate Now” in the “General Fund” section of the website. If you prefer you can send a check, made payable to: Adirondack Trust Company Community Fund.

**Mail to:** ATC Community Fund  
Attention: Kimberly Gallo  
31 Church Street, 5th Floor  
Saratoga Springs, NY 12866

The General Fund provides you with a simple, reliable way to give to your community. Distributions from the General Fund are guided by an Independent Advisory Committee and grants will only be made to IRS-qualifying 501(c)(3) charities. You can take advantage of the tax deductibility of your contribution and know that your gift will reach charitable organizations that provide a valuable service to our local communities.



## DONOR ADVISED FUNDS

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A Donor Advised Fund (DAF) offers a unique giving opportunity. You can benefit from making charitable donations to your own DAF in a way that is advantageous for your tax planning, yet maintain the ability to guide distributions from your DAF to various charities over time. Donations can be made from cash or securities, bequests by will or through trusts, by beneficiary designation in IRA's, qualified retirement plans, life insurance and annuities.

### **Some of the advantages of a Donor Advised Fund include:**

- » A single donation may provide a significant tax deduction;
- » Ability to donate appreciated securities and avoid capital gains tax;
- » Name your own DAF;
- » Retain ability to recommend grants to charities of your choice;
- » Opportunity to appoint an individual(s) to recommend charitable grants from the DAF;
- » Professional administration and investment management of the assets in the DAF; and
- » Professional record keeping and "due diligence" on grant recommendations.

A DAF requires a minimum contribution of \$20,000, thereafter subsequent contributions can be made for \$1,000 or more. Individual grants from your DAF can be awarded for as little as \$250. Distributions can be made only to IRS qualified 501(c)(3) organizations.





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31 Church Street  
Saratoga Springs | NY 12866  
**518.584.5844 (x)2311**

Information provided is general and educational in nature. It is not intended to be, and should not be construed as, legal or tax advice. Rules and regulations regarding tax deductions for charitable giving vary at the state level. The Trustees of The Adirondack Trust Company Community Fund must review and approve all contributions. Consult an attorney or tax advisor regarding your specific legal or tax situation. The Adirondack Trust Company Community Fund is a 501(c) (3) non-profit organization. As with Donor Advised Funds, contributions to the General Fund are irrevocable and become the property of The Fund.



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