WHITEFISH COMMUNITY FOUNDATION
Giving Together for the Flathead Valley

2026 | END OF YEAR GIVING GUIDE

The chart below is a guide to help you with the timing of your gifts to Whitefish Community Foundation and Donor Advised Fund grants to nonprofit organizations. Please allow additional time for WCF to conduct due diligence and process more complex situations. We look forward to helping you!

If you have any questions, please call (406) 863-1781 or email finance@whitefishcommunityfoundation.org.

GRANTMAKING

	Process	Estimated Time	Deadline for Donors
DAF Grant Recommendations	Submit online on our Fund Advisor Portal or call or email a request.	1-5 business days from the time the grant request is received to the time the grant is processed.	Received by WCF office by December 24, 2026 for grants to be processed by December 31, 2026.

CONTRIBUTIONS

	Process	Estimated Time	Deadline for Donors
Checks	Send a check made payable to **Whitefish Community Foundation** **P.O. Box 1060** **Whitefish, MT 59937** and indicate the name of the fund or program on the memo of the check.	WCF processes the check based on the day it arrives.	Postmarked by December 31, 2026 or received at the WCF office by 5 P.M. on December 31, 2026.
ACH Transfer	Please email or call us at (406)863-1781 and we will send you a form to fill out to initiate the transfer.	Transfers initiated during business hours are received into our account the following business day.	Received in WCF account on or before December 31, 2026 (must be initiated no later than December 30, 2026.
Credit Card Contributions	To make online donations go to the WCF website and click on Donate Now. Or you can call us to donate by credit card over the phone at (406)863-1781.	Donations are received the same day the online gift is made.	Call or stop by the office by 5pm on December 31, 2026 or donate online through the WCF website donation portal by 11:59 P.M. MST on December 31, 2026.

CONTRIBUTIONS (continued)

	Process	Estimated Time	Deadline for Donors
Wire Transfers	Please email or call us at (406)863-1781 and we will send you the wiring instructions.	Time depends on financial institution processing the transfer. Can be same day or up to 3 business days.	Received in WCF account on or before December 31, 2026.
Public Securities	Send gifting instructions to your financial advisor with the WCF phone number to call for account and transfer details. Call (406)863-1781 to inform us of your gift.	Timing depends on the broker processing the transfer. Please allow at least 5 business days for this type of gift.	Received in WCF brokerage account by December 31, 2026.
Montana Endowment Tax Credit -using STOCK	Send gifting instructions to your broker as stated above. Contact WCF to review information for deferred gift annuity agreement and MT tax credit calculation.	Allow at least 5 days for stock transfer and 1 to 2 weeks to generate annuity agreement.	Stock donation must be received by WCF no later than December 31, 2026.
Montana Endowment Tax Credit -using CHECK	Contact WCF to review information for deferred gift annuity agreement and MT tax credit calculation.	Allow 1 to 2 weeks for WCF to generate annuity agreement.	Check donation must be received by WCF no later than December 31, 2026.
Outside Donor Advised Fund and Private Foundation Grants	Request your grant payable to Whitefish Community Foundation EIN# 81-0533002.	Timing depends on the granting organization. Please allow at least 10 business days for processing and mailing.	Check payments postmarked on or before December 31, 2026; ACH or wire transfers received in WCF account on or before December 31, 2026.
IRA Charitable Rollovers*	Request a check from your IRA custodian payable to Whitefish Community Foundation.	Timing depends on the broker. Please allow at least 10 business days for processing and mailing.	Postmarked by December 31 or received at the WCF office by 5 P.M. on December 31, 2026.

* The IRA Charitable Rollover allows individuals who have reached age 70½ to donate up to $111,000 to charitable organizations directly from their IRA without treating the distribution as taxable income. Distributions must go to charities and may not be directed towards a donor-advised fund. Please contact finance@whitefishcommunityfoundation.org with specific questions.

WHITEFISH COMMUNITY FOUNDATION
Giving Together for the Flathead Valley

(406) 863-1781 | P.O. Box 1060 | Whitefish, MT 59937
finance@whitefishcommunityfoundation.org | whitefishcommunityfoundation.org