



**Get Ionia Ready for the Future
Support the Ionia Community Library Foundation
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HOW TO MAKE A QUALIFIED CHARITABLE DISTRIBUTION FROM YOUR IRA TO ICLF

Making a Qualified Charitable Distribution (QCD) to the Ionia Community Library Foundation (ICLF) can satisfy your Required Minimum Distribution (RMD) without being counted as taxable income.

Steps to make a Qualified Charitable Distribution

- Confirm eligibility: You must be at least 70½ years old to make a QCD from a traditional IRA
- The Ionia Community Library Foundation is a 501(c)(3) charity, so it qualifies for a QCD
- Request that your IRA provider or custodian send a check or transfer funds directly to ICLF, or write a check yourself directly to the ICLF from your IRA account

The deadline for the QCD is December 31st of the tax year to be eligible.

In 2025, the maximum QCD is \$108,000 per person.

Eligible accounts: QCDs can only be made from traditional IRAs, not from accounts like a 401(k) or 403(b). You must first roll those funds into an IRA before you can donate them via a QCD.

Information about the Ionia Community Library Foundation

1. ICLF is a 501(c)(3) entity
2. Mailing address: 126 E. Main St., Ionia, MI 48846
3. Tax Identification Number: 93-2699280
4. Website: IoniaReady.org
5. Email: ioniacf@gmail.com
6. Phone Number: 616.481.1854



Thank you for considering the ICLF for your year-end giving.

Ionia Community Library Foundation Board

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