2026 Year End Giving Guidelines

Maximum tax benefits depend on timing. Here's how to complete your 2026 gift to the JMU Foundation by year end.

IMPORTANT: The last date to complete many gifts is Thursday December 31, 2026, the last business day of the year. Advancement Gifts and Records staff will be in the office on Thursday, December 31, 2026, until 4 p.m.

YOUR GIFT BY CHECK **(make checks payable to the JMU Foundation)**

US Postal Service

- Date your check on or before Dec. 31, 2026, and
- Mail via U.S. Postal Service with postmark on or before Dec. 31, 2026.
- Gift checks mailed via U.S. Postal Service with postmark and check date on or before Dec. 31, 2026, will be counted for 2026 regardless of when they are received at JMU.

Other Delivery

- Date your check on or before Dec. 31, 2026, and
- Hand-deliver your check or ship via FedEx, UPS, or other shipper so that it is received at JMU's Office of Advancement Gifts & Records by 4 p.m. on Thursday Dec. 31, 2026.
- *Please Note: Gift checks delivered by any method other than being mailed via U.S. Postal Service are effective as of date received at JMU.*

The address for mailing, shipping, or hand-delivery of your check:

James Madison University
Advancement Gifts & Records
1031 Harrison Street, MSC 3603
Harrisonburg, VA 22807

Questions about your gift by check? Email giving@jmu.edu or call 855-568-4483.

YOUR GIFT BY CREDIT CARD

The way you send your gift (mail/ship, phone, on-line) determines the deadline, since your credit card gift is effective for tax purposes on the date the card is charged (processed by Advancement Gifts & Records).

JAMES MADISON UNIVERSITY. FOUNDATION

2026 Year End Giving Guidelines

Credit card gifts via U.S. Postal Service and FedEx/UPS shipping

- Your credit card gift must be ***received*** in JMU's Office of Advancement Gifts & Records no later than 4 p.m. (Eastern Standard Time) Thursday, December 31, 2026, to allow sufficient processing time. Use the Advancement Gifts & Records address noted above.

After Dec. 15, we recommend that you make your gift online or by telephone to avoid mailing or shipping delays and help assure your credit card gift is processed in time to count for 2026 tax purposes. See below for those deadlines.

Credit card gifts by telephone

- Deadline is 4 p.m. (Eastern Standard Time) on Thursday, December 31, 2026
- Call 855-568-4483.

Credit card gifts online

- Deadline is 11:59 p.m. (Eastern Standard Time) on Thursday, December 31, 2026.
- Make your gift via the online giving site (www.jmu.edu/give)
- Questions about your credit card gift? Email giving@jmu.edu or call 855-568-4483.

YOUR GIFT OF SECURITIES (stocks, bonds, mutual funds)

Gifts of securities (stocks, bonds, and mutual funds) require planning. The effective date of your gift for tax purposes depends upon how you deliver the gift. Use the deadlines below to ensure your gift counts for 2026.

- View stock gift instructions on our website https://www.jmu.edu/foundation/gifts-of-stock.shtml for stock transfers.
- The amount of your charitable deduction depends on the value of the securities at the time the gift is complete.
- Mutual fund gifts: **Start early** to determine the fund's processing time which varies widely from fund to fund. Some can complete your transfer within days of receiving your instructions; some take six weeks or more.
- For all gifts of securities: Please notify the JMU Foundation of your intention to make a gift of stock, call 540-568-3187, or email jmuf@jmufoundation.org,
- See the Stock Donation form at https://www.jmu.edu/foundation/gifts-of-stock.shtml.

2026 Year End Giving Guidelines

Hand delivery

- Your hand-delivered gift of securities is effective on the date received by the JMU Foundation
- Deadline is Noon on Thursday, December 31, 2026.

U.S. Postal Service

- Your gift of securities mailed via U.S. Postal Service is effective as of the postmark date. If you mail the stock certificates and related paperwork in two envelopes (see below) the later of the two postmarks is used.
- It is safest to sign a stock power and not sign the actual stock certificate(s). So, instead of signing your actual stock certificate, please obtain a medallion signature guarantee for your signature on a stock power and mail the stock power and a letter of authorization together in one envelope. The unendorsed stock certificate should be mailed in a separate envelope. Your gift will be effective as of the later of the two postmark dates. For further instruction, contact the JMU Foundation at 540-568-3187 or 888-303-9939.
- Deadline: Latest postmark on materials mailed via USPS must be on or before Dec. 31, 2026.
- Mail to the JMU Foundation at the address below.

Shipping services (FedEx, UPS, or other shipping service)

- The JMU Foundation considers your gift of securities sent by a private shipping company such as FedEx or UPS to be effective when received at JMU. Because IRS regulations are unclear about whether a gift sent by private shipping service is effective as of the date sent or when received, our deadline assures your gift will be effective for 2026 tax purposes.
- Deadline: Your gift must be received at the JMU Foundation by Noon on Thursday, December 31, 2026.
- Ship to the JMU Foundation at the address below. Allow extra time for shipping during December.

The address for hand delivery, mailing, or shipping your gift of securities:

James Madison University Foundation, Inc.
1031 Harrison Street
MSC 8501
Harrisonburg, VA 22807

2026 Year End Giving Guidelines

Electronic securities transfer

- Your electronic transfer of securities from a brokerage account is complete when the securities have been received by an account owned by the JMU Foundation. **Important: These gifts are not considered complete upon giving instructions to a broker**.
- **Your electronic transfer gift is counted for tax purposes only when it is complete (see above)**.
- **Initiate your transfer early**. It is wise to allow several weeks. While some transfers may be received within days of your instructions, longer delays are possible, especially at year-end. For example, mutual funds generally take much longer to transfer than individual stocks. It is best to check with your broker on their processes and cut-off times for transactions.
- Deadline: Your electronic transfer must be received into the account owned by the JMU Foundation by the close of business on Thursday, December31, 2026.

Questions about transferring any gift of securities (stocks, bonds, mutual funds)? Call 540-568-3187, or email jmuf@jmufoundation.org.