BEFORE YOU DONATE

You want your donations to count, so it's important to do some research before giving to a charity. Here are some things you can do to learn more about a charity and avoid donating to a scam.

> **Search online for the cause you care about**—like "hurricane relief" or "homeless kids"—plus phrases like "best charity" or "highly rated charity." Once you find a specific charity you're considering giving to, search its name plus "complaint," "review," "rating," "fraud" or "scam." If you find bad reviews, it might be best to find another organization.

> **Check out the charity's website.** Does it give you details about the programs you want to support or how it uses donations? How much of your donation will go directly to support the programs you care about? If you can't find detailed information about a charity's mission and programs, be suspicious.

> **Use one of these organizations that can help you research charities:**

- BBB Wise Giving Alliance (Give.org)
- Charity Navigator (CharityNavigator.org)
- CharityWatch (CharityWatch.org)
- Candid (Candid.org)

> **Find out if the fundraiser and the charity are registered.** Some states require that charities register with the state regulator. Check to see if a fundraiser or charity is registered with your state's charity regulator.

> **Check if the donation will be tax deductible.** If this is important to you, confirm that the organization you're donating to is registered with the IRS as a tax-exempt organization. Look up the organization in the IRS's Tax Exempt Organization Search.

> **Don't donate with a wire transfer or gift card.** Anyone asking you to donate this way is typically a scammer.

If you think you have been the victim of a charity scam, contact the FTC at ReportFraud.ftc.gov to report the scam and learn the steps you can take to protect yourself.

Information courtesy of the Federal Trade Commission ftc.gov

Heritage BANK

HeritageBankNW.com | 800.455.6126 |