

Charity Match Policy

PURPOSE OF THE MATCHING GIFTS PROGRAM

To encourage the shared relationship in the participation of ongoing efforts to better the needs and the lives of our communities.

Under this program DCU will match \$50.00 in personal gifts per calendar year, per employee, to those institutions which meet the requirements for eligibility set forth below. There can be a maximum of two gifts per year with a minimum of \$25.00 per gift or one gift per year of \$50.00.

ELIGIBILITY

1. All regular full and part time employees of Digital Credit Union

INSTITUTIONS/ORGANIZATIONS WHICH QUALIFY

All institutions, organizations, associations, and funds must be non-profit, qualified as 501(c)(3) tax exempt by the Internal Revenue Service of the U.S. Treasury Department and meet the following criteria:

1. Educational Institutions

- Any private, independent secondary school accredited by a nationally recognized accrediting agency. Public and parochial schools are excluded.
- State licensed schools of special education for primary or secondary school children with physical or mental disabilities.
- Any private or tax-supported college, university, graduate or professional school in the United States.
- An alumni or other fund, foundation or association, when it is certified by an institution qualified above to be either an integral part of that institution or an organization that will transmit all contributions directly to the institution or will use those contributions solely for the benefit of that institution.
- Associations, funds or foundations that collect funds for eligible educational institutions qualified above, such as United Negro College Fund, Independent College Funds of America, etc. Scholarship funds are not eligible.

2. Hospitals and Health Agencies

- Gifts to accredited hospitals, health agencies, health care services, physical rehabilitation programs, alcoholism and drug abuse programs.

3. Cultural Organizations

- Gifts to libraries, ballets, museums, operas, symphonies, theatres, zoological societies, botanical gardens, performing and visual arts groups, public broadcasting corporations and literary societies, and such other arts and cultural organizations as the DCU may recognize. Memberships that are considered contributions to the receiving organization also qualify for matching, as long as no benefit or service is returned to the donor. Organizations eligible must be supported primarily by funds from the general public.

4. Social Service Agencies

- Gifts to community agencies, vocational rehabilitation agencies, relief agencies, and aged, youth, civic and urban programs.

GIFTS

- The contribution must come from the personal funds of the contributor and be made by, either personal check or money order. The contribution must qualify under the Internal Revenue Code as a charitable contribution from the contributor.
- Matching gifts made by the Company will be for the unrestricted use of the recipient institution.
- Charitable matches will be made by DCU on a quarterly basis.

RESTRICTIONS

- Payments for tuition, books or other student fees
- Gifts paid to an eligible institution directly to defray tuition or other expenses of a designated individual
- Bequests
- Gifts of articles
- Pledges
- Payments for services or materials received
- Amounts payable as subscription fees for publications
- Gifts to political organizations or organizations whose primary purpose is political lobbying
- Gifts to fraternal, professional, social or veterans' organizations
- Gifts to organizations which qualify for tax exemption under the blanket of "a church, synagogue, or other religious organization" whose programs are predominantly to pursue a religion; sect, or cult
- Gifts to organizations having illegal or discriminatory practices or whose programs are inimical to the interests of society or the Company
- Pooling of gifts

DCU reserves the right to change the provisions of, or discontinue its Matching Gifts Program at any time and to decide all questions of interpretation which may arise in connection with the administration of the program.