



THE
community
foundation
FOR NORTHERN VIRGINIA

donor

HANDBOOK



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Community Foundation for Northern Virginia
2940 Hunter Mill Road, Suite 201
Oakton, VA 22124

About the Community Foundation for Northern Virginia

Founded in 1978, the Community Foundation has been the premier charitable partner trusted by thousands of generous Northern Virginians for decades. Our mission is to grow philanthropy to help meet the most critical needs of the community. Comprised of donor advised funds, scholarship funds, discretionary funds, and giving circles, we help engage donors in community, meet community needs with community resources, and strengthen Northern Virginia.

Our Community Foundation serves the entire region, including Arlington, Fairfax, Loudoun and Prince William Counties and the Cities of Alexandria, Fairfax, Falls Church, Manassas and Manassas Park.

The Community Foundation responds to need.

We are a broad-based funder with a community lens that allows us to help connect donors wanting to make a difference on the most critical needs of the region with the nonprofit organizations working to serve those needs. The Community Foundation awarded more than \$7 million in grants and scholarships in 2018, an organizational record level of giving.

The Community Foundation seeds innovation.

We use philanthropy as an innovative tool to solve complex social issues. The Community Foundation strategically partners with donors, nonprofits and schools to launch promising innovative programs and initiatives that have the potential to transform our region.

Our Innovation Fund has become a source of venture philanthropy, finding investment opportunities in Northern Virginia that help diversify the local economy, level the playing field for disadvantaged youth, and promote grass roots innovation.

The Community Foundation leads and convenes the community.

In recent years the Community Foundation has emerged as an important contributor to the thought leadership of the region. Our Innovation Breakfast Series showcases innovative ideas from around the country on building community through philanthropy. We publish data driven research on the real, as opposed to the perceived, needs of the region. We convene the community to help address complex and persistent social issues, helping to build cross sector collaborations and make better decisions on how to distribute our precious local resources.

The work of the Community Foundation is only possible when all sectors of our community come together with a common resolve — to raise the quality of life for us all and to create lasting change for our region.

Why a Donor Advised Fund with the Community Foundation?

The Community Foundation for Northern Virginia is a 501(c)3 public charity, and therefore all contributions to your donor advised fund are tax deductible to the fullest extent of the law.

A donor advised fund is like a charitable savings account. You make contributions to your fund as frequently as you like, then recommend grants to your favorite nonprofits, schools or faith based organizations from the fund over time when you are ready.

Some of the many advantages of establishing a donor advised fund at the Community Foundation for Northern Virginia include:

- Receive an immediate tax deduction.
- Flexibility - Give anonymously.
- Sound asset management - Trust a board level committee to diligently manage your investments.
- Access your fund information and recommend grants 24 hours a day, 7 days a week via our online donor portal, Donor Central.
- Ease of Giving - Rely on staff to perform due diligence on nonprofits, insuring that they are bona fide and in good standing, well managed and financially sound.
- Make informed decisions – The Community Foundation publishes research studies on the needs of our region and can help identify nonprofits working in areas you care about most.
- Join a community of like-minded philanthropists – Receive invitation to Community Foundation events, up-to-date information on the needs of the region and introductions to the nonprofits working to address these needs.

Finally, the Community Foundation for Northern Virginia complies with National Standards for Community Foundations, the most rigorous standards of practice in all of philanthropy. Our compliance with National Standards ensures both legal rigor and operational excellence.

Types of Funds

Donor Advised Funds – a personal approach to giving

Establishing a Donor Advised Fund with the Community Foundation allows you to make a tax deductible gift to the Community Foundation, then remain active in suggesting uses for your gift for years to come. Grant awards are issued to charities in the name of the fund (or anonymously if you prefer). It's a simple, powerful, and highly personal approach to giving.

Unrestricted Funds – meeting ever-changing community needs

When you establish an Unrestricted Fund, your gift can address a broad range of local needs — including future needs that often cannot be anticipated at the time your gift is made. We are uniquely positioned to evaluate all aspects of community health and well-being, which means that the flexibility of your unrestricted gift enables our Community Foundation to respond to our community's most pressing needs, today and tomorrow.

Field of Interest Funds – connecting personal values to high-impact opportunities

By establishing a Field of Interest Fund, you can target your gift to address needs in any area of community life you choose — the arts, the environment, children and youth, aging in place, access to health and mental health, etc. You identify the field of interest, and the Community Foundation board awards grants to nonprofits in that field of interest that make a difference. Your gift stays flexible enough to meet community needs in your interest area — even as they change over time.

Scholarships – investing in deserving students

When you establish a Scholarship Fund, you invest in our community's future and show students you care. We provide the expertise to help you award scholarships to deserving students. Your gift will help students — from preschool to postgraduate — achieve their lifetime dreams.

Designated Funds – helping local organizations sustain and grow

Establishing a Designated Fund with the Community Foundation allows you to support the good work of a specific nonprofit organization — a senior center, museum, or virtually any nonprofit charitable organization. Because it's given through your community foundation, your gift provides the organization you select not only funding, but planned giving, investment management services, and the power of endowment.

Agency Endowments – endowing your nonprofit organization

Nonprofit organizations can also establish an Agency Endowment at the Community Foundation. It's a simple and efficient way to build an endowment — and help create sustainability — for your nonprofit organization. The Community Foundation's experienced board and staff can also assist with investment management and administrative details.

Contributions to Funds

The Community Foundation for Northern Virginia is a 501(c)(3) charitable organization (Tax ID 51-0232459) and all contributions are tax deductible to the fullest extent of the law.

Initial Contribution

The initial contribution to your fund can be made any time after the fund agreement is signed. You have 12 months from this date to make the initial \$10,000 minimum contribution. The Community Foundation does not provide tax or legal advice. We recommend consulting a professional advisor if you have questions about a gift to the Community Foundation. The Internal Revenue Code requires that all contributions to the Community Foundation are irrevocable and have to provide charitable benefit. As a result, the legal ownership of a contributed asset rests with the Community Foundation.

Additions to Fund

Anyone may add contributions to the fund at any time. All gifts will be acknowledged to the donor making the gift. Funds, such as those established as memorial funds, often receive numerous gifts from a variety of donors. These funds can receive online credit card gifts via our website. If this feature is of any interest please contact the Community Foundation for setup.

Eligible Contributions

Gifts that may be accepted by Community Foundation staff and not requiring Investment Committee review include:

- Cash or cash equivalents and checks
- Publicly-traded securities and bonds, which will be immediately liquidated upon receipt and the proceeds reinvested in a manner consistent with the Community Foundation's Investment Policy Statement
- Gifts of personal property for use in Community Foundation offices or programs
- Life insurance policies not requiring future premium payments by the Community Foundation
- Bequests, assuming such bequests do not contain gifts of the sort requiring Investment Committee review listed below. The Community Foundation should obtain a copy of the document naming the Community Foundation as a beneficiary of the bequest.

Gifts requiring Investment Committee review prior to acceptance include:

- Closely-held corporation stock and partnership interests
- Life insurance policies requiring future premium payments by the Community Foundation
- Real estate
- Tangible personal property that is not readily marketable
- Intangible property and accounts receivable (gifts of loans, notes, mortgages, etc.)

- Other planned gifts, including retirement assets, life insurance, charitable remainder trusts, pooled income funds, charitable lead trusts, a gift of property with a retained life estate, and bargain sales

If a gift does not fall within one of the categories listed, then Investment Committee review will also be required for such gifts.

For a copy of the Foundation's Gift Acceptance Policy, please contact Josiah Day at Josiah.Day@cfnova.org

Gift Transmission Information

Mailing Address for Gifts by Check

Community Foundation for Northern Virginia
2940 Hunter Mill Road Suite 201
Oakton, VA 22124

Wire Instructions for Gifts of Cash

Branch Banking & Trust Company (BB&T)
ABA#: 053101121
DDA A/C#: 16899180244
FFC: BB&T 10 digit A/C # 1853002447

Please include a reference as to the contribution donor's name.

Wire Instructions for Gifts of Securities

DTC#: 5385
Branch Banking & Trust Co (BB&T)
Institutional ID: Your Institutional ID # (if none, then report trade under ID 40769)
Agent ID #: 60769
Agent A/C #: BB&T Internal 10 digit A/C 1853002447
Community Foundation for Northern Virginia

Please include a reference as to the contribution donor's name.

If you need further assistance please contact:

Cindy DiMarco
Director of Finance
Community Foundation for Northern Virginia
(703) 879-7638
cindy.dimarco@cfnova.org

Donor Central

The Community Foundation for Northern Virginia offers Donor Central – a secure online tool that offers convenient access to your funds at the Community Foundation. Using this powerful tool, you can view your fund balances and activity, access quarterly fund statements and much, much, more! Once a fund agreement is executed, you will be given information that will allow you access to your fund online.

Donors can access the site at www.cfnova.org/donor-central.

See Appendix A for our Donor Central Cheat Sheet, which provides you with all of the basic information necessary to get you comfortable with the site.

Sample Donor Central Screenshot

The screenshot displays the Donor Central interface for a user logged in as Mr. and Mrs. Robert J. Smith, III. The page features a navigation bar with options like 'Make a Grant', 'Fund Summary', and 'My Profile'. A central banner welcomes the user to the new Donor Central, mentioning recent updates. Below this, the 'Funding Opportunities' section shows no active opportunities. The 'Fund Information' section displays a balance of \$203,063.13 for the 'Roosevelt Community Fund'. The 'Recent Grants' table lists several grants to various organizations. The 'My Grant History' section includes a pie chart showing the distribution of grants between the Red Cross of Southern NH and the Non-Profit Building Center. A footer provides contact information for the West 54th Street Foundation.

Fund Name	Fund ID	Balance	Actions
Roosevelt Community Fund	roos	\$203,063.13	View

Grantee	Date Paid	Amount	Actions
Non-Profit Building Center	10/19/2003	\$6,000.00	Make a Grant
Red Cross of Southern NH	7/14/2003	\$10,000.00	Make a Grant
Non-Profit Building Center	6/24/2003	\$2,000.00	Make a Grant
Red Cross of Southern NH	6/24/2003	\$20,000.00	Make a Grant
Red Cross of Southern NH	1/23/2003	\$1,500.00	Make a Grant

My Grant History

My Grant History

- Red Cross of Southern NH
- Non-Profit Building Center

West 54th Street Foundation
 (612) 239-4569
 Email: Inquiries@West54StFoundation.com

Distribution of Funds

Our professional staff has broad expertise regarding community needs and issues. We have a deep knowledge of the critical needs of Northern Virginia, so we can help you find quality nonprofit programs and services that match your charitable giving style.

Recommending a Grant

Grant recommendations can be submitted online via our Donor Central web portal at www.cfnova.org/donor-central. Grant recommendations can also be submitted by completing a Grant Recommendation Form, which can be downloaded via the donor portion of our website, or found in Appendix B.

Qualified Grantees

Grants may be paid to organizations defined as tax-exempt public charities under Sections 501(c)(3) and 509(a)(1) of the Internal Revenue Code. Although we encourage donors to invest in Northern Virginia, grants from donor advised funds can be recommended to any nonprofit, school (excluding for-profit schools), or faith based institutions anywhere in the domestic US.

Grant Size

The minimum grant allowed is \$250. There is no limit to the number of grants allowed each year.

Due Diligence

Under the Pension Protection Act of 2006, community foundations are required to determine the tax status of organizations named to receive grants from donor advised funds.

When we receive a grant recommendation, we first verify that the intended grantee is bona fide and in good standing and that it can meet our due diligence requirements. In order to determine the grantee's eligibility for funding, the Community Foundation often reviews the organization's Form 990, IRS Letter of Determination and Board of Directors listing, which we obtain directly from the organization. If the Community Foundation has recent due diligence information for the grantee on file, the grant recommendation process will be quicker.

Furthermore, if the grant is \$25,000 or more, Community Foundation staff must obtain current Community Foundation Board approval for the grant. This is obtained via email vote, and takes approximately 24 hours to obtain. If the grant is less than \$25,000, then Community Foundation staff has the authority to currently approve the grant without current Board approval.

After the grantee provides Community Foundation staff with the due diligence materials, Community Foundation staff requests the check from the fund custodian and mails it directly to the grantee along with a letter signed by Community Foundation staff requesting that the

grantee, among other things, acknowledges their receipt of the grant and confirms that no goods or services were received in exchange for it.

Grant Restrictions

Current tax laws prohibit donor advised funds from making grants for the following purposes:

- To pay for tickets, or any portion of tickets, to fundraisers or benefits that include material benefit such as a meal, a seat at an event, or other goods and services for the fund advisor or any related party. Grant recommendations can be made to support a fundraiser or benefit, but as previously stated the donor cannot receive any material benefits.
- To purchase or fulfill memberships having any tangible economic benefit.
- To support an individual.
- To support political campaigns or lobbying.
- As a matter of policy, the Community Foundation does not allow grants to be made to private, non-operating foundations.
- A donor is prohibited from fulfilling personal pledges in their own name from a donor advised fund.
- (See pledges section below).

Pledges

Many nonprofit organizations urge donors to make pledges of financial support. The U.S. Treasury Department has ruled that, when an individual makes an irrevocable commitment in his own name to a charity, the commitment cannot be satisfied with a grant from a foundation. On the other hand, a foundation such as the Community Foundation for Northern Virginia can and does make pledges in its name at the suggestion of its donors, but in the name of the Community Foundation. Please contact your Community Foundation relationship manager for more information.

Grant Awards and Notification

The Community Foundation team strives to provide prompt service and process your grant recommendations in a timely manner, typically within 7-10 business days. There may be an occasional delay if a fund's assets are illiquid, if there are insufficient assets to cover all grant requests, or if we are unable to verify the charitable status of the recommended organization. We will notify you of the delay and may seek your assistance.

Grant awards are mailed directly to the nonprofit organization, along with an award letter that includes the name of the donor advised fund and your name (unless the donor requests anonymity) and the grant purpose.

An email notification will be sent to the email address registered to your donor advised fund, indicating when the grant has gone out. Please note processed grants can readily be viewed on your Donor Central account.

Variance Power

All funds established with the Community Foundation are subject to Variance Power. Variance Power provides the Community Foundation's Board of Trustees with the power to modify any restriction or condition on the distribution of a fund for any specified charitable purposes or to specified organizations if, in the sole judgment of the Community Foundation, such restriction or condition becomes unnecessary, incapable of fulfillment, or inconsistent with the charitable needs of the community.

Fee Schedules

The Community Foundation for Northern Virginia charges a Foundation Support Fee on each of our component funds. Foundation Support Fees are a critical source of revenue for the operations of the Community Foundation. They enable us to hire and maintain staff, services to donors, and continue to serve the philanthropic needs of Northern Virginia. The schedule is subject to change from time to time by the Board of Directors.

Our current schedule of Foundation Support Fees is as follows:

One-Time Set-Up Fee: \$250

This includes the Community Foundation's preparation and review of the fund agreement, accounting for contributions to establish the Fund, and written acknowledgement of donations.

Foundation Support Fees are as follows: (assessed quarterly in arrears)

- 1.25% on balances up to \$1,000,000
- 1% on balances between \$1,000,001 and \$3,000,000
- .75% on balances \$3,000,001 and above

No investment management fees are charged by the Community Foundation for endowed funds in the pooled assets of the Community Foundation. Investment management fees may be charged by third party investment managers and paid by the funds that use such managers.

Investment Program

The Community Foundation for Northern Virginia oversees the investment of all assets in our funds through a Board-level Investment Committee. In addition, the Investment Committee directly manages the investment of a large portion of those assets (known as the "pooled funds"). No investment management fee is charged against the pooled funds by the Investment Committee, or the Community Foundation.

Donors cannot choose investments, investment managers or brokers. The Community Foundation offers three different fund investment options.

1. **Pass Through Fund:** Consists of 100% cash and cash equivalents. This account is used for certain pass through donor-advised funds, combined funds and administrative funds which are not of an endowment nature. This vehicle can be used for 100% of a fund's assets, usually in cases when immediate or near term grant recommendations will be incurred. The Investment Committee may consider any donor's request to actively invest a portion of their pass through fund in accordance with the investment strategy applied by the Committee to endowed funds.

2. **Pooled Investment Fund:** Consists of an aggregation of an unlimited number of component fund investable assets to create a “pooled investment”. Through this aggregation the Community Foundation is able to manage its invested assets in such a way as to ensure long-term appreciation while allowing the Community Foundation to increase the level of grants to meet the charitable needs of the Northern Virginia community. While growth in the value of the pooled investment assets is the primary investment objective, the Community Foundation is also concerned with the conservation of its capital. The investment strategy must therefore balance the desire for long-term capital appreciation with a need for safety of investments.
3. **Third Party Investment Managed Fund:** If a new fund is created with \$100,000 or more, the donor advisor may request that the fund assets be invested in a stand-alone account of a qualified investment advisory firm. In these instances, the assets of the fund are transferred into an account that the Community Foundation opens with the financial institution, in the Community Foundation’s name with the Community Foundation’s tax identification number. After the account is created and funded, the Community Foundation will work with the financial advisor to ensure that invested assets are allocated according investment policy parameters.

Quarterly Financial Reporting

Approximately one month after the end of each calendar quarter (June 30, September 30, December 31, March 31), fund financial reports will be uploaded to Donor Central. The report contains a Statement of Financial Positions, Statement of Activities and a detailed list of all gifts to and distributions from their fund. Fund Statements may be accessed via Donor Central unless printed copies are specifically requested at the time the fund is established.

Fund Activity Policy for Donor Advised Funds

Fund Activity. In general, donor advised funds should remain active with regard to grant activity. Donor advised funds are considered active when there is regular communication between the fund advisor and the Community Foundation regarding the fund. Some examples of activities that would deem a fund active include, but are not limited to:

- The fund advisor makes regular grant recommendations generally once a year, or
- The fund advisor specifies a particular reason not to make regular grant recommendations and the Community Foundation agrees. For example, donor advisors may want time to build up the fund balance to make more substantial grants, or to build a more substantial donor advised fund for their retirement years, or to leave a charitable legacy for the next generation to administer. Or donor advisors may make undervalued or illiquid gifts to their fund that require time to pass before the gift recovers its value or becomes liquid enough for grant recommendations to commence or resume. Donors may propose other reasons to Community Foundation staff for not making a regular grant recommendation.

In the absence of such activities or understandings, if there is no grant distribution advice for three (3) successive years, steps will be taken by the Community Foundation to activate the fund. These steps may include, but are not limited to, outreach to the fund advisor encouraging grant recommendations, or closing small funds that have not reached the Community Foundation's required \$10,000 minimum and distributing those fund balances to the Community Foundation's unrestricted funds, or making some grant(s) from the fund that aligns with the fund's stated purpose, all as the Community Foundation Board may determine.

Minimum Fund Balance

If the principal balance of a fund falls below \$1,000, the entire balance of the fund may be distributed upon advice of the donor or at the discretion of the Board, or, if the Board so determines, may be added to the unrestricted funds of the Community Foundation.

Appendix A: Donor Central Cheat Sheet

Getting Started:	<p>Go to www.cfnova.org/donor-central or go to our website at www.cfnova.org. Under the Donor section, you will see a link for Donor Central. Please click the link.</p> <p>On the Donor Central Login page, enter your user name and password. You may elect to change your password.</p>
Viewing Summary of Fund:	<p>By clicking on the Fund Summary tab, you can:</p> <ul style="list-style-type: none"> • View quarterly Fund statements • Check your Fund balance • View contributions made to the fund (entered on a weekly basis) • Review grants made from your fund (since 2012)
Recommending a Grant:	<p>At the top right hand corner of your fund home page, click on “Recommend a Grant.” Begin by searching the nonprofit to determine if they are an existing grantee.</p> <p>If the organization is in the Foundation’s database, they will show up at the bottom of your search results. If you would like to recommend a grant to this organization, click on “Make a Grant.”</p> <p>If they do not appear in your search results, click on “New Grant” and enter the required information.</p> <p>Recommendations you have entered have not been sent to the Foundation for review until you have gone into the “Recommendations” tab and submitted.</p>
Checking the Status of a Grant:	<p>To check the status of a recommendation, click on the Fund Summary tab:</p> <ul style="list-style-type: none"> • Grants Pending includes grants that have been recommended but not yet approved. • Grants Paid shows all approved grants for which a check has been cut and mailed.
Changing a Password:	<p>You may change your password upon logging in at anytime. The Community Foundation will not have access to this new password, but we can reset it at anytime. Should you forget your password, click on the link that says “Forgot your password? Click here.” You will be prompted to enter your e-mail address so your password can be sent to you. The e-mail address must match the address we have on file.</p>

Please let us know if you have any questions regarding Donor Central or have trouble accessing your fund(s). Please also make sure that we always have your most current e-mail address and contact information. You may contact Josiah Day at Josiah.Day@cfnova.org or 703-879-7636 if you have any questions about Donor Central or your fund.

Appendix B: Grant Recommendation Form



Date: _____

To: Josiah Day
Director of Donor Relations
Community Foundation for Northern Virginia
2940 Hunter Mill Road, Suite 201
Oakton, VA 22124

Re: Grant recommendation from the _____

Pursuant to the terms of the _____ which has been established with the Community Foundation for Northern Virginia, I hereby recommend that you make the following grant(s) in the following amount(s) to the following organization(s):

Organization Name: _____

Contact Person: _____

Address: _____

City, State, Zip: _____

Grant Amount: _____

Check here to also recommend a grant in the amount of \$500 \$1,000 or \$2,500 or \$_____ from your Fund to support the work of the Community Foundation for Northern Virginia.

I understand that this is a recommendation only, and not a direction.

The above suggested grant(s) does not represent the payment of any pledge or other financial obligation of mine, any donor advisor, member of an advisory committee, or any related party or entity. I hereby acknowledge and represent to the Community Foundation that no grantee designated in this grant request is owned or controlled by any donor, donor advisor, member of an advisory committee, member of our families, or companies we control. Furthermore, I represent that no donor, donor advisor, member of an advisory committee, member of our families or companies we control have received or are reasonably expected to receive any non-incidental benefit from the designated grantee as a result of this grant, including, but not limited to, benefits such as tickets to an event, tables at a gala, preferential parking, meals, gifts, or the like.

(Signature)

(Signature)

(Print Name)

(Print Name)

Email address for grant confirmation: _____

Phone number of Fund contact: _____

Please complete and fax this form to the attention of Megan Niewold (fax) 703-879-7644 or mail completed form to the Community Foundation for Northern Virginia, Attention: Megan Niewold, Philanthropy Officer, Community Foundation, 2940 Hunter Mill Road, Suite 201, Oakton, VA 22124. Contact Megan Niewold at Megan.Niewold@cfnova.org or 703-347-7419.

Appendix C: Community Foundation for Northern Virginia Spending Policy for Endowment Funds

1. Spending Policy Goals. The goal of the Community Foundation’s spending policy is to provide a reasonable, predictable, and sustainable structure that supports the intentions of the original endowment. The policy is designed to ensure that the Community Foundation remains a perpetual and meaningful provider of funds and services to the community by seeking preservation of its endowment assets. Spending related to any fund subject to limitations of the Virginia Uniform Prudent Management of Institutional Funds Act (UPMIFA) will not exceed the standards established by UPMIFA.

 2. Prohibitions. Nothing in this spending policy prohibits the distribution of income and /or principal of component funds if the donor of the fund has not otherwise specifically directed. In addition, as defined in the Foundation’s General Guidelines, the Foundation retains the power to vary and modify the terms of any and all Funds within the Foundation in the event such terms become, in the discretionary judgment of the Foundation’s Board, unnecessary, incapable or inconsistent with the charitable needs of the Community Foundation.

 3. Fund Types. The spending policy applies to any Endowment Fund (including the Endowment component of a Short term Advised Fund with Endowment Component). It does not apply to non endowed funds or to the pass through portion of Short-term Advised Funds with Endowment Components, for which the principal and income may be expended according to their respective fund agreements.

 4. Spending Limitations. In the year a fund is established, charitable distributions will be limited to 5% of the fair market value of the fund on the date of the last quarter report. Annual spending from existing funds for charitable distributions will not normally exceed 5% of the average principal value of each fund at June 30 of the preceding 3 years (or up to 11 quarters if the fund has been in existence for less than three years).

 5. Funds containing a Permanent Restriction. Permanently restricted funds are limited by donor-imposed stipulations that neither expire by passage of time nor can be fulfilled or otherwise removed by actions of the Community Foundation. The asset is required to be invested in perpetuity and the income from such investments to be used for specified purposes.
- Unless otherwise specified by the donor, all fees and expenses will be allocated 50% against unrealized appreciation, if there is any, and the balance against interest and dividends. In the current year a reasonable estimate of interest and dividends, net of any allocated fees and expenses, may be used for charitable distributions. Any difference in the actual amount available for distribution versus the prior estimate should be adjusted in the subsequent year.
6. Effective Date. This policy will be effective as of January 27, 2011.

Donor Advisor Signature

Date