

Refund Advantage

**IMPORTANT DISCLOSURES RELATED TO ELECTRONIC REFUND DISBURSEMENT SERVICE**

**PLEASE READ THESE IMPORTANT DISCLOSURES  
BEFORE YOU SIGN THE APPLICATION/AGREEMENT**

If you are owed a federal tax refund, you have the right to choose how you will receive the refund. There are several options available to you. Some options cost money and some options are free. Please read about these options below.

You can file your tax return electronically or by paper and obtain your refund *directly* from the IRS for free. The IRS can send your refund either by check mailed directly to you through U.S. Mail, or by direct deposit to your bank/ credit union account. Filing options available to you to receive your refund directly from the IRS include:

Filing Method	Disbursement	Estimated Availability Of Funds *	Tax Preparation Fees
Paper Return	IRS Issued Check	5 to 7 weeks	Paid Directly to Preparer
Paper Return	IRS Direct Deposit	5 to 7 weeks	Paid Directly to Preparer
E-File	IRS Issued Check	21 to 28 days	Paid Directly to Preparer
E-File	IRS Direct Deposit	Less than 21 days	Paid Directly to Preparer

\* The estimates shown above do not include any additional time that may be required for your bank to post the refund to your account, or for IRS mail delivery.

You can file your tax return electronically and obtain your refund through our Electronic Refund Disbursement Service. If you choose to receive your refund through our Electronic Refund Disbursement Service (the "Disbursement Service" or "Service"), your tax refund will be sent by the government to a temporary special purpose deposit account at a bank, from which we will send you the refund amount after we have made all deductions authorized by you. For comparison, the table below contains information about the Service:

Filing Method	Disbursement Options Available	Estimated Availability Of Funds	Tax Preparation Fees
E-File	Check, Direct Deposit*, Prepaid Card**	Less than 21 days	Can be Deducted from Refund

\* Please allow additional time for direct deposit processing at your bank.

\*\* Check with your tax preparer for availability.

**Fees related to this Service:** If you decide to use our Service, fees apply based upon the disbursement option that you select and are set forth below. If you are entitled to a state tax refund and use our Service to receive both your state and federal refund, an additional disbursement fee may apply. You may also have to pay certain other charges related to the preparation and filing of your tax return, including the cost of tax preparation, a transmitter fee, service bureau fee, and electronic filing fee, as may apply in your situation. If you use our Service, these fees and charges will be deducted from the refund before the remaining balance is delivered to you.

Disbursement Options and Costs	Disbursement Fees
<b>FasterMoney™ Visa ® Prepaid Card (previously enrolled for at <a href="http://www.myfastermoney.com">www.myfastermoney.com</a>).</b> No fees for in-network ATM withdrawals. Card must be issued to Primary Applicant in the case of a joint return. See Cardholder Agreement for complete details, including all other fees, related to use of the prepaid card.	1st Refund: \$35 2nd Refund (optional): \$12
<b>FasterMoney™ Visa ® Prepaid Card (obtained from your Tax Preparer).</b> No fees to use the card at merchants to purchase goods or services during the first 30 days after issuance. Card must be issued to Primary Applicant in the case of a joint return. See Cardholder Agreement for complete details including all other fees.	1st Refund: \$35 2nd Refund (optional): \$12
<b>Paper Check.</b> By selecting the paper check option, you authorize and direct us to issue a check payable to you and deliver it to your Tax Preparer or to your address. If check is not cashed by January 1, 2017, a \$50 check re-issue fee will apply.	1st Refund: \$35 2nd Refund (optional): \$12
<b>ACH Credit (direct deposit) to Existing bank account or other prepaid card.</b> Rejected disbursements will be disbursed via paper check and the paper check fees will apply.	1st Refund: \$35 2nd Refund (optional): \$12

**Other important information:**

- No one can guarantee whether, when or in what amount a tax refund will be issued. The IRS does not guarantee a specific date that a tax refund will be received by mail or deposited to a bank account, whether or not you use this Service. The use of our Service will not provide a speedier payment of your refund than you can obtain for yourself through electronic filing and requesting the direct deposit to your own bank or credit union account.
- Consult with tax advisor for tax planning advice. By changing your tax withholding in future years, you may be able to lower refund amounts you may receive but increase your wage income during those years.
- For information on opening a low-cost bank account, or to access financial education resources, go to [www.eta-find.gov](http://www.eta-find.gov)
- Once your tax return is filed, you may visit [www.irs.gov](http://www.irs.gov) and click on 'Where's My Refund' to learn information about the processing of your refund.