

IMPORTANT DISCLOSURES RELATED TO AN ELECTRONIC REFUND PRODUCT

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. If you do not have an existing deposit account, you may wish to visit a local financial institution for information on low-cost deposit accounts that may be available. 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	9 to 15 days	Paid Directly to Preparer
E-File	IRS Direct Deposit	7 to 13 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 an Electronic Refund Product. An Electronic Refund Product (the "Service") is a fee-based product under which your tax refund is sent by the government to a temporary special purpose deposit account at a bank, from which we will send you the refund amount, but after we have deducted the extra Fees and Charges incurred for the services provided. For comparison, the table below contains information about the Service:

Filing Method	Disbursement Choices Available to You	Estimated Availability Of Funds	Tax Preparation Fees
E-File	Check, Direct Deposit * or Prepaid Debit Card **	7 to 13 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 you will be charged a \$32.95 Electronic Refund Product Processing Fee. If you are entitled to a state tax refund and use our Service to receive your state refund, a \$11.95 State Product Processing Fee will also be charged. 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.

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.
- You can lower refund amounts you may receive in future years, and increase your income during those years, by changing your income tax withholding.
- Remember that you have a choice in how you will receive your refund. You do not have to use our Service to receive your refund. Select our Service only after carefully considering your options and only if it makes the best sense for you under your circumstances.
- Once your tax return is filed, you may visit www.irs.gov and click on 'Where's My Refund' to learn information about the processing of your refund.