



AUTHORIZATION OF SERVICES AND DISCLOSURES

- If eligible for an income tax refund, you may choose how you file your return and receive your refund.
- You may file your income tax return electronically without applying for an Electronic Refund Check (ERC), *FreedomONE* or **ELEVATE** debit card and **receive your refund directly from the IRS for free.**
- You may direct the IRS or State to send your refund check to you or directly deposit your refund to an existing account without applying for an Electronic Refund Check (ERC) or **ELEVATE** debit card. **The time it takes to get refund will be approximately the same with either an ERC, debit card or an electronically filed return with direct deposit by the IRS to an existing account.**
- Bank fees are in addition to tax preparation fees & transmission fees

My signature below declares I have-

- been provided with clear explanations of the various ways of filing returns and the additional costs associated with each.
- no knowledge of any unpaid prior year tax obligation; delinquent child support and/or alimony payments, student loans, V.A. Loans or other Federally sponsored loans.
- provided true and correct statements and information given to the tax preparer and employees to prepare my tax return are complete and accurate.

I promise to pay the preparer fees and associated transmission charges regardless of whether a refund is issued by IRS.

Taxpayer Signature

Date

Spouse Signature (if applicable)

Date



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Part B – Types of Returns

Paper

Client is responsible for payment of fees at time of service. Return is completed by preparer based upon information provided by taxpayer, printed out and mailed to IRS. Unless client's existing bank account information is listed on return the refund check will be mailed directly to the address on the return by the IRS. (There is no accurate way of determining amount of time to receive a refund check due to the uncertainty of when the return is actually received and accepted by the IRS - you generally should expect the refund within 6 – 8 weeks)

PREPARER NOTE: *TAA not an option on PAPER filed return

****IRS e-file Mandate requires Form 8948 be completed**

Electronic Mailed/Direct Deposit

Client is responsible for payment of fees at time of service. Return is completed by preparer based upon information provided by taxpayer and then transmitted electronically to the IRS. You may elect to have the refund deposited directly into your existing checking or savings account or have a check mailed from the IRS to the address on the return. (Refer to IRS "Where's My Refund?" feature at www.irs.gov for information) ***Transmission fee may apply.**

Bank Product Options:

Fees are deducted from refund deposit amount. Return is completed by preparer based upon information provided by taxpayer and then transmitted electronically to the IRS. Refund is deposited into a direct deposit account established by the bank with the option to receive funds via one of the following methods:

Electronic Refund Check (ERC): after deducting associated fees from deposited funds, the balance of refund is then issued by the bank through the tax office printing a check. ***Transmission fee involved. Additional Bank fee \$ 44.95 for federal; \$.00 for state. See bank application for details.**

Refund Electronic Transfer (RET): after deducting associated fees from deposited funds, the balance of refund is deposited by the bank into the client's existing checking or savings account. ***Transmission fee involved. Additional Bank fee \$ 44.95 for federal; \$.00 for state. See bank application for details.**

ELEVATE Card (Debit Card): after deducting associated fees, funds are placed on the ELEVATE Card. ***Transmission fee involved. Additional Bank fee \$ 44.95 for federal; \$.00 for state. See bank application for details. Monthly Fee of \$ 4.95***

***Refer to ELEVATE card disclosure booklet for complete details.**

Direct2Cash: Upon receipt of funds, the Bank will send a Reference Code to email address provided at time of application. Customer presents ID and reference code at a participating Walmart location to claim the proceeds of their refund. After successfully validated, cash will be disbursed for the balance of refund after associated fees. Available for Federal and State refund disbursements up to \$7,500 ***Transmission fee involved. Additional Bank fee \$ 44.95 for federal; \$.00 for state. See bank application for details. \$6.00 Direct2Cash processor fee per transaction**

FreedomONE

Additional bank product option available with any disbursement method; \$ 1,000.00 advance; proceeds available shortly after IRS acknowledgment for qualified taxpayers who have chosen bank product with advance feature. ***No additional cost above \$ 44.95 service charge for federal deposit.**