

Instructions to Colorado EROs Providing Refund Advance Loans

(for 2019 filing season)

The laws of your state may require you to provide certain specified information to all applicants for our Refund Advance Loan product. We are providing you with a hand out disclosure to aid your compliance with applicable law. You must complete the blanks on the form before you provide the form to the applicant(s).

Please Note: There may be additional state, city, or local provisions on additional disclosures, oral disclosures, or translations of the disclosures. (For example, **Colorado** specifically requests that a Spanish version of this disclosure be made available, regardless of how the product is marketed.) Noncompliance could result in financial or criminal penalties. Additionally, we are required to suspend your account with us if you do not comply with applicable state law.

Attached you will find two one page disclosures, one in English and one in Spanish.

Legal Notice: These forms are provided as a courtesy. No representations or warranties are made that these forms fully comply with all disclosure requirements for tax refund products under applicable state, city, or local law. Please seek the opinion of your own attorney regarding pertinent state laws governing your offering of tax refund products in your state to ensure your compliance with all applicable state laws.

NOTICE

THIS IS A LOAN AND IS NOT YOUR ACTUAL INCOME TAX REFUND. YOU ARE BORROWING MONEY AGAINST YOUR TAX REFUND. YOU CAN USUALLY GET YOUR REFUND IN 8 TO 15 DAYS WITHOUT GETTING A LOAN OR PAYING EXTRA FEES. YOU CAN HAVE YOUR TAX RETURN FILED ELECTRONICALLY AND YOUR REFUND DIRECT DEPOSITED INTO YOUR BANK ACCOUNT WITHOUT OBTAINING A LOAN OR PAYING FEES FOR AN EXTRA PRODUCT.

There is no fee for this Refund Advance Loan. Loans are available in four possible increments: (1) \$500, (2) 25% of expected tax refund at no fee or interest, (3) 50% of expected tax refund at 36% APR, or (4) 75% of expected tax refund at 36% APR. **Examples below are based on an expected tax refund amount of \$5,200.**

AMOUNT FINANCED The amount of credit provided to you or on your behalf.	ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled.
\$500	0.00%	\$0.00	\$500.00
\$1,300 (25% of expected refund)	0.00%	\$0.00	\$1,300.00
\$2,600 (50% of expected refund)	36%*	\$61.55*	\$2,661.55*
\$3,900 (75% of expected refund)	36%*	\$92.32*	\$3,992.32*

** Estimated amount assuming loan repaid in full within 24 days of electronically filing. Early payments and partial payments may decrease the amount of interest owed. Late Payments may increase the amount of interest owed; however, the interest will cease to accrue after 45 days.*

You are not responsible for repayment of the loan and related interest if the tax refund is not paid or is insufficient to repay the loan.

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*
Paper Return	IRS Issued Check	5 to 7 weeks
Paper Return	IRS Direct Deposit	5 to 7 weeks
E-File	IRS Issued Check	21 to 28 days
E-File	IRS Direct Deposit	Less than 21 days

** 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.*

The IRS does not guarantee that a person will be paid the full amount of an anticipated tax refund and does not guarantee that an anticipated tax refund will be deposited into a person's account or mailed to a person on a specific date.

You can make complaints regarding your refund anticipation loan to the administrator of the Uniform Consumer Credit Code in the Colorado state attorney general's office at 720-508-6012 or 800-222-4444. You may also contact that office in the following manners:

Address: Colorado Department of Law
Consumer Credit Unit, UCCC
Ralph L. Carr Colorado Judicial Center
1300 Broadway, 6th Floor
Denver, CO 80203

Fax: (720) 508-6033
Email: coloucccconsumercomplaints@state.co.us

AVISO

ESTO ES UN PRÉSTAMO Y NO SU REEMBOLSO DEL IMPUESTO SOBRE LA RENTA REAL. ESTÁ PIDIENDO DINERO PRESTADO CONTRA SU REEMBOLSO DE IMPUESTOS. GENERALMENTE, USTED PUEDE OBTENER SU REEMBOLSO DENTRO DE 8 A 15 DÍAS SIN OBTENER UN PRÉSTAMO O PAGAR CARGOS ADICIONALES. USTED PUEDE HACER QUE SE PRESENTE SU DECLARACIÓN DE IMPUESTOS ELECTRÓNICAMENTE Y QUE SE DEPOSITE SU REEMBOLSO DIRECTO EN SU CUENTA BANCARIA, SIN OBTENER UN PRÉSTAMO O PAGAR HONORARIOS POR UN PRODUCTO EXTRA.

No hay comisiones por este préstamo anticipado de reembolso. La tasa porcentual anual es de 0% o 36%, dependiendo de la cantidad y tipo de préstamo que se aplica y se aprueba. En promedio, el monto total de su préstamo anticipado de reembolso será reembolsado en 24 días. Además, usted no es responsable por el reembolso del préstamo y los intereses relacionados si la devolución del impuesto no se paga o es insuficiente para pagar el préstamo.

Puede presentar su declaración de impuestos electrónicamente o impresa, y obtener su reembolso directamente del Servicio de Rentas Internas (IRS, en inglés) de forma gratuita. El IRS puede enviarle el reembolso mediante cheque, ya sea por correo postal directamente a través del Servicio postal de EE. UU., o mediante depósito directo a su cuenta bancaria/de cooperativa de crédito. Las opciones de presentación disponibles para que usted reciba el reembolso directamente del IRS incluyen:

Método de presentación	Desembolso	Disponibilidad estimada de los fondos*
Formulario impreso	Cheque emitido por el IRS	5 a 7 semanas
Formulario impreso	Depósito directo del IRS	5 a 7 semanas
Archivo electrónico	Cheque emitido por el IRS	21 a 28 días
Archivo electrónico	Depósito directo del IRS	Menos de 21 días

* Las estimaciones anteriores no incluyen el tiempo adicional que su banco considere necesario para enviar el reembolso a su cuenta o para la entrega por correo de parte del IRS.

El IRS no garantiza que a una persona se le pague el importe total de un reembolso de impuestos anticipados y no garantiza que un reembolso anticipado sea depositado en la cuenta de una persona o que se le envíe por correo a una persona en una fecha específica.

Puede presentar quejas sobre su préstamo de anticipo de reembolso ante el administrador del Código uniforme del crédito al consumo de la oficina del fiscal general del estado de Colorado, llamado al 720-508-6012 o al 800-222-4444. También puede comunicarse con esa oficina de las siguientes maneras:

Dirección: Colorado Department of Law
Consumer Credit Unit, UCCC
Ralph L. Carr Colorado Judicial Center
1300 Broadway, 6th Floor
Denver, CO 80203

Fax: (720) 508-6033
Email: coloucccconsumercomplaints@state.co.us