

Instructions to EROs Providing Taxpayer Refund Advance Loans

(for 2019 filing season)

The laws of your state require you to post certain specified information to all applicants for our Refund Anticipation Loan.

We are providing you with a wall poster to aid your compliance with applicable law. For **Colorado**, the actual poster is required to be a minimum of 16" by 20" inches in size. For your reference, we have included a reduced-size sample of the poster on the following page. **To comply with state law, you must post a full-size poster, not the sample included on the next page.** You must also fill in the blank for the e-file fee.

Please Note: There may be additional state, city, or local provisions on placement of this poster and translations of this poster, as well as other provisions for additional required disclosures. 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 a one page disclosure for display.

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 CONCERNING REFUND ANTICIPATION LOANS

When you take out a refund anticipation loan, you are taking out a loan by 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 own bank account without obtaining a loan or other paid product. 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.

Cuando pide un préstamo de anticipación del reembolso, está tomando un préstamo pidiendo dinero prestado contra su reembolso de impuestos. **POR LO GENERAL, PUEDE OBTENER EL REEMBOLSO EN 8 a 15 DÍAS SIN SACAR UN PRÉSTAMO NI PAGAR ARANCELES ADICIONALES.** Puede presentar su declaración de impuestos de manera electrónica y que su reembolso se deposite directamente en su cuenta bancaria sin pedir un préstamo ni pagar aranceles por un producto adicional. Puede dirigir sus reclamaciones sobre su préstamo de anticipo de reembolso al administrador del Código de crédito uniforme para consumidores en la oficina del fiscal general del estado de Colorado al 720-508-6012 o 800-222-4444.

► 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, (4) 75% of expected tax refund at 36% APR. **Examples below are based on an expected tax refund amount of \$5,200.**

AMOUNT FINANCED	ANNUAL PERCENTAGE RATE	FINANCE CHARGE	TOTAL OF PAYMENTS
The amount of credit provided to you or on your behalf.	The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount you will have paid after you have made all payments as scheduled.
\$500	0.00%	\$0.00	\$500.00
\$1,300.00 (25% of expected refund)	0.00%	\$0.00	\$1,300.00
\$2,600.00 (50% of expected refund)	36%*	\$61.55*	\$2,661.55*
\$3,900.00 (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.*

- Your tax preparer's fee for the electronic filing of your tax return is \$_____.
- Ask your tax preparer for more information on how to avoid certain fees by applying for a Refund Advance Loan without using the Refund Disbursement Service.