

**Instructions to Arkansas, Connecticut, Maine, Maryland, and New
Jersey 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). For any fees that are not applicable, you should place either "N/A" or "\$0" in the blank.

Please Note: There may be additional state, city, or local provisions on additional disclosures, oral disclosures, or translations of the disclosures. (For example, **Arkansas** requires disclosures on a *colored* piece of paper.) 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.

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.**

▶ 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.

▶ 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.

▶ Additional Fees you may be charged for tax preparation and other services:

- First Refund Disbursement Fee \$ _____
- Second Refund Disbursement Fee \$ _____
- Tax preparation fee \$ _____
- Electronic filing fee \$ _____
- Transmitter fee \$ _____
- Service bureau fee \$ _____
- Other: _____ \$ _____
- Other: _____ \$ _____

▶ 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.