

Instructions to Minnesota EROs

(for 2019 filing season)

Minnesota law requires you to provide a separate, printed-paper disclosure to all applicants for our tax refund disbursement service, including those for check, direct deposit, and prepaid card. We have provided you with a disclosure form to aid your compliance with this law.

- 1) The language on this form is required by state law and cannot be changed.
- 2) After providing the appropriate form, you must sign and date the form. Also, you must have the applicant(s) sign and date the form.
- 3) You must then give the applicant a copy and retain a completed (signed and dated) copy for your records to verify your compliance with state law.

Please Note: There may be additional state, city, or local provisions on additional disclosures, oral disclosures, or translations of the disclosures. This disclosure (as well as all other required disclosures, notices, and statements) must be provided in the client's primary language, if you advertise in that language. We have provided this disclosure in English; if any other language is required, it is your responsibility to provide an appropriate disclosure with the necessary translation. Minnesota may impose a financial penalty if you do not follow state law by providing this form and obtaining the required signature and dates. Additionally, we are required to suspend your account if you do not comply with Minnesota state law by providing this form and properly completing it with signatures and dates.

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

1. You do not have to enroll in our Refund Disbursement Service (“Service”) to get your tax refund.
2. Generally the IRS can direct deposit your income tax refund to your personal bank account within 8 to 15 days after the IRS accepts your tax refund for processing.
3. If you choose to enroll in our Service, your tax return funds will generally be made available to you within 8 to 15 days.
4. Our Service is not a loan.
5. The cost of the Service is a \$39.95 Refund Disbursement Fee when your first refund (either federal or state) is received and processed through the Refund Disbursement Service. In addition, if a second refund is received and processed, you will be charged an additional Refund Disbursement Fee of \$12.00.
6. You can either pay for your Service now or you can have it withheld from your refund.
7. The cost of your tax return is not any more or any less if you use our Service.

By signing below, you acknowledge receiving this important information before you signed the Refund Disbursement Service Agreement.

Taxpayer: _____

Date: _____

Joint Taxpayer (if filing jointly): _____

Date: _____

Tax Preparer: _____

Date: _____