

## ***Instructions to Arkansas, Illinois, Maryland, and Maine EROs*** (for 2019 filing season)

**Arkansas, Illinois, Maryland, and Maine** state law require EROs to provide a separate printed paper disclosure to applicants for our tax refund disbursement service. This disclosure form is in addition to the regular disclosure forms outlined in the user materials. We have provided you with a disclosure form to aid your compliance with this law.

You must complete blanks on the state disclosure form before you provide it to the taxpayer, including any Fee amounts. Additionally, you must enter the total of all fees.

**Please Note:** There may be additional state, city, or local provisions on additional disclosures, oral disclosures, or translations of the disclosures (for example, **Arkansas** and **Maryland** require you to provide a separate printed disclosure **on colored paper** to all applicants for our tax refund disbursement service, including those for check, direct deposit, and prepaid card). The disclosure must be provided in English and in the language primarily used for oral communication between you and the taxpayer. We have provided you with an English disclosure form to aid your compliance with this law. If you use any other language, it is your responsibility to provide a disclosure form in that language.

These states may impose a financial penalty if you do not follow state law by providing the appropriate form. Additionally, we are required to suspend your account if you do not comply with state law by providing the appropriate disclosure form.

**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

You are paying \$39.95 to get a refund check through MetaBank. YOU CAN AVOID THIS FEE AND STILL RECEIVE YOUR REFUND IN THE SAME AMOUNT OF TIME BY HAVING YOUR REFUND DIRECTLY DEPOSITED INTO YOUR BANK ACCOUNT. You can also wait for the Internal Revenue Service (“IRS”) to mail you a check.

- In connection with your application for the Refund Disbursement Service, you will be charged 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.
- The time it takes to get your federal refund with the Refund Disbursement Service is about 7 to 21 days. For state refunds, the time will vary according to the refund cycles of the state involved.

| <b>Summary of Fees</b>                        |                |
|---|----------------|
| (1) Tax Preparation Fees paid to Tax Preparer | \$ _____       |
| (2) E-File fees                               | \$ _____       |
| (3) Service Bureau Fee paid to _____          | \$ _____       |
| (4) Transmitter Fee paid to _____             | \$ _____       |
| (5) Disbursement Fee(s)                       | \$ _____       |
| (6) Audit Fee paid to _____                   | \$ _____       |
| (7) Other Authorized Deductions               | \$ _____       |
|   | Total \$ _____ |