

Instructions to New York EROs

(for 2019 filing season)

If you are in New York State, but not within New York City:

New York state law requires 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 in your compliance with this law.

You must complete the blanks on the form before you provide the form to the applicant(s). This includes putting in a date 21 days + 2 days from the day the taxpayer applies or their refund is filed. This should cover the scope (with the disclaimer) of the best estimate when a taxpayer can expect their refund.

You must also have the applicant(s) sign and date the form, and you must retain a signed copy for your files. In addition, state law requires you to provide all taxpayers (even those who do not apply for our tax refund disbursement service) with a copy of the “Consumer’s Bill of Rights” published by the state of New York.

Additionally, New York law requires that you also ***orally*** inform applicants in the language primarily used for oral communications between you and the taxpayer of the following:

- 1) the applicant may receive a refund in the same amount of time without a fee if the tax return is filed electronically and if the applicant directly deposits the refund in the applicant's own bank account, and
- 2) the amount of the disbursement service fee(s).

Please Note: There may be additional state, city, or local provisions on additional disclosures, oral disclosures, or translations of the disclosures. New York may impose financial penalties if you do not follow applicable laws by providing the appropriate forms and obtaining the required signature and dates. Additionally, we are required to suspend your account if you do not comply with the New York laws by providing the appropriate disclosure forms.

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.

**NEW YORK STATE
REFUND DISBURSEMENT SERVICE DISCLOSURE
(for 2019 filing season)**

Tax Preparer: _____

ID No.: _____

YOU ARE NOT REQUIRED TO ENTER INTO THIS REFUND DISBURSEMENT SERVICE ("SERVICE") AGREEMENT MERELY BECAUSE YOU HAVE RECEIVED THIS INFORMATION. IF YOU DO USE OUR SERVICE, YOU WILL BE RESPONSIBLE TO PAY \$39.95 (PLUS \$12.00 FOR ANY ADDITIONAL TAX RETURN DEPOSITS) IN FEES FOR THE CHECK TO BE ISSUED BY REFUND ADVANTAGE. YOU CAN AVOID THIS FEE AND STILL RECEIVE YOUR REFUND IN THE SAME AMOUNT OF TIME BY HAVING YOUR REFUND DIRECTLY DEPOSITED INTO YOUR OWN BANK ACCOUNT. YOU CAN ALSO WAIT FOR THE FEDERAL OR STATE REFUND TO BE MAILED TO YOU.

IF YOU DO ENTER INTO THIS REFUND DISBURSEMENT SERVICE AGREEMENT, YOU CAN EXPECT TO RECEIVE YOUR REFUND WITHIN APPROXIMATELY TWO DAYS OF _____*.

IF YOU DO NOT ENTER INTO THIS REFUND DISBURSEMENT SERVICE AGREEMENT, YOU CAN STILL RECEIVE YOUR TAX REFUND QUICKLY. IF YOU FILE YOUR TAX RETURN ELECTRONICALLY AND RECEIVE YOUR TAX REFUND THROUGH THE MAIL, YOU CAN EXPECT TO RECEIVE YOUR REFUND WITHIN APPROXIMATELY TWO DAYS OF _____*. IF YOU FILE YOUR TAX RETURN ELECTRONICALLY AND HAVE YOUR TAX REFUND DIRECTLY DEPOSITED INTO A BANK ACCOUNT, YOU CAN EXPECT TO RECEIVE YOUR REFUND WITHIN APPROXIMATELY TWO DAYS OF _____*.

Signer(s) hereby acknowledge that the above disclosures were provided by tax preparer to taxpayer(s) in written form, as well as orally explained to taxpayer:

Taxpayer: _____

Date: _____

Joint Taxpayer (if filing jointly): _____

Date: _____

**Based on estimated IRS issuance of most refunds 21 calendar days from acceptance. Because the IRS will not begin issuing refunds for Earned Income Tax Credit (EITC) and Additional Child Tax Credit (ACTC) related tax returns until February 15th your timeframes could be longer.*