

Letter of Good Funds

Refund Advantage, a division of MetaBank®, prints checks in conjunction with a Refund Deposit Account program. The Refund Deposit Account program is a national program that allows customers to receive tax refund proceeds deposited into a bank account set up for the customer at MetaBank. Refund Deposit Account checks are printed only after a refund deposit is made for the customer by either the Internal Revenue Service (IRS) or the State Taxing Authority. Key attributes of the program are:

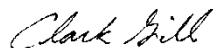
- A Refund Deposit Account check is issued after the account has been funded. Checks will NOT be returned for non-sufficient funds.
- Customer Identification is verified at the time of application by the tax preparer. The customer's tax return has been electronically filed, and the tax preparer has received an acknowledgement from the IRS that confirms the social security number and last name of the customer (taxpayer).
- Checks will not exceed \$9,999.99.

Refund Deposit Account checks will not be returned for any reason other than improper endorsement or if any check was not authorized by Refund Advantage. To ensure proper endorsement, the check cashing institution must:

- **Witness all payees when they endorse the check.**
- **Verify two forms of Identification, including at least one photo ID.**
- **Note the identifying number of the valid ID on the face of the check.**
- **Call Refund Advantage or visit the website below to verify the check:**
 - **1-800-618-6264**
 - **www.VerifyTaxCheck.com**

If you have any questions about the Refund Deposit Account program, call us at 1-800-967-4934.

Sincerely,



Clark Gill
President
Refund Advantage, a division of MetaBank