

YOUR BANK OF CHOICE FOR A BETTER TAX SEASON.

Refund Advantage[®]

Powered by Pathward[®]



STABLE AND
PREDICTABLE
PRICING

\$39.95

REFUND TRANSFER FEE⁴

PLUS

ONLINE
Self-Serve Check Print
Taxpayer Troubleshooting

DEDICATED
Tax Professional Support

OPTIMIZED
Mobile Account Management
for Updates On-The-Go

FREE DOWNLOADABLE
Marketing Materials in
English and Spanish



WE KEEP IT Simple.

One program that just makes sense. Collect your fees through your taxpayer's refund with standard disbursement options.

ONE PROGRAM FOR ALL YOUR NEEDS

- ✔ Taxpayer Advance Loan Amounts
 - No-cost Taxpayer Advance Loans - \$250, \$500, or \$1,000
 - Taxpayer Advance Loans \$1,250 to \$7,500 – 36%APR
- ✔ High approval rates and fast same-day funding available
- ✔ Get 50% of your prep fees⁵ at the time of IRS acceptance
- ✔ Reward your clients with a \$25 to \$500 December Loyalty Program⁷ prepaid card
- ✔ Taxpayer Pre-Ack loans² available first week in January
- ✔ In-season ERO marketing fees for Taxpayer Advance Loans:
\$0 – Prepaid Card³
\$34.⁹⁵ – Check or Direct Deposit
- ✔ Speciality Service Bureau and Multi-Site services
- ✔ *Fee Defender*⁸ will help you collect your unfunded tax prep fees

PAYMENT PROCESSING SERVICES⁶

- ✔ Low transaction fees starting at 1.74%
- ✔ ACH processing starting at \$1.75
- ✔ Built for the tax season
- ✔ No monthly fee program
- ✔ No long-term contracts
- ✔ Business referral programs
- ✔ Visit www.rapaytoday.com for more details

Contact us



| refund-advantage.com



| 855.547.4771

Terms and Conditions subject to change. Please see website for the most current programs.

1. The Refund Advance is an optional tax-refund related loan provided by Pathward®, N.A., Member FDIC (it is not the actual tax refund) at participating locations. Program availability and loan amounts may vary based on state and software provider. The amount of the loan and applicable interest will be deducted from tax refunds and reduce the amount that is paid directly to the taxpayer. Fees for other optional products or product features may apply. Tax returns may be filed electronically without applying for this loan. Loans offered in amounts of \$250 (where available), \$500, \$1,000, 25%, 50%, or 75% of your expected tax refund up to \$7,500, with interest-based applicants receiving an average of \$2,157.45; \$7,500 available only to well-qualified applicants with a minimum expected tax refund of \$10,592. Underwriting standards subject to change. When calculating the amount of your loan, the amount of your “expected” tax refund may be affected by any refundable tax credits and fees. Loans in the amounts of \$250, \$500, and \$1,000 have an Annual Percentage Rate (APR) of 0.00%. Loans in the amounts of 25%, 50% or 75% of your expected tax refund have an APR of 36.0% with a minimum loan of \$1,250. For example, \$2,500 loan representing 50% of expected refund borrowed over 33 day term, total amount payable in a single payment is \$2,581.37 including interest. Availability is subject to satisfaction of identity verification, eligibility criteria, and underwriting standards.
2. Certain Refund Advance Loans are available at no cost to tax preparers and taxpayers, however other options include a marketing fee and consumer fee. Pre-Acknowledgement Loans (approved prior to IRS Acknowledgement) have a \$75 Marketing Fee. ERO program opt-in and approval required.
3. The FasterMoney® Visa® Prepaid Card is issued by Pathward®, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc.
4. The Refund Transfer is an optional tax refund-related product offered by Pathward®, N.A., Member FDIC. The Refund Transfer is not a loan. E-filing of tax return is required to be eligible for the product. Subject to approval. Fees apply. See terms and conditions for details.
5. Office loan availability dependent on ERO application approval and eligibility criteria.
6. Refund Advantage is a registered ISO of PNC Bank, N.A., Pittsburgh, PA – Member FDIC.
7. The December Taxpayer Loyalty Program is not a loan to your clients. No fees may be charged to your clients for this program. Refer to your ERO Program Agreement for further details.
8. Fees apply to EROs only with respect to successful debit payments. Refund Advantage is facilitating debit payments of unfunded ERO tax preparation fees on behalf of EROs.