

TAX REFUND OPTIONS

You have many options for filing your tax return and receiving your refund. Of the options available to you, there are free ways to obtain your refund without extra fees.

Please see the chart below for additional information.

| FILING METHOD | REFUND TRANSFER | DISBURSEMENT DETAILS | ESTIMATED ISSUANCE OF REFUND | BANK FEE | PAYMENT OF TAX PREP FEES |
|---------------|-----------------|--|------------------------------|-------------------------|-----------------------------|
| Paper Return | No | IRS Issued Check Sent U.S. Mail ¹ | 6 to 8 weeks | None | Paid Directly to Preparer |
| Paper Return | No | IRS Direct Deposit to Your Account ¹ | 6 to 8 weeks | None | Paid Directly to Preparer |
| E-File | No | IRS Issued Check Sent U.S. Mail ¹ | Within 21 days ⁴ | None | Paid Directly to Preparer |
| E-File | No | IRS Direct Deposit to Your Account ¹ | Within 21 days ⁴ | None | Paid Directly to Preparer |
| E-File | Yes | Bank Direct Deposit to Your Account ¹ | Within 21 days ⁴ | Up to \$35 ⁵ | Can Be Deducted From Refund |
| E-File | Yes | Walmart Direct2Cash ² | Within 21 days ⁴ | Up to \$35 ⁵ | Can Be Deducted From Refund |
| E-File | Yes | Bank Issued Check From Tax Office | Within 21 days ⁴ | Up to \$35 ⁵ | Can Be Deducted From Refund |
| E-File | Yes | Money Clip SM Visa [®] Prepaid Card ³ | Within 21 days ⁴ | Up to \$35 ⁵ | Can Be Deducted From Refund |

1. It may take up to five additional days for your financial institution to post the refund to your account or for mail delivery.

2. Available at participating Walmart locations for disbursements up to \$7,500.

3. Available via mail or issued at participating tax offices. The Money ClipSM Visa[®] Prepaid Card is issued by Republic Bank & Trust Company, member FDIC. A \$5.00 First Load Fee will apply and other usage fees may apply. See the Cardholder Agreement for Terms & Conditions including Fee Schedule details.

4. Based on information published on www.irs.gov, the IRS issues most refunds in less than 21 calendar days. Visit www.irs.gov for details about your individual refund. Republic Bank & Trust Company does not guarantee whether, when or in what amount a tax refund will be issued.

5. Consult your tax preparer for the specific amount of this fee.

What is an RT?

With a Refund Transfer (RT) your refund will be direct deposited from the IRS or State with Republic Bank. Before being disbursed to you, Republic Bank's Refund Transfer Fee is deducted from the refund. You will only pay the Refund Transfer Fee once for the processing of all your Federal and/or State refunds. Additionally, all applicable Transmitter, Service Bureau, Tax Preparation and Audit Fees are deducted from the refund and automatically forwarded to the appropriate party as authorized by you on your Refund Transfer Application and Agreement.

The remainder of your refund is disbursed to you by a bank check printed at the tax office, direct deposit to your personal bank account, loaded to a Money ClipSM Visa[®] Prepaid Card or Walmart Direct2Cash

The Refund Transfer Fee can either be \$25.00 or \$35.00

How long does an RT take?

When you receive your refund depends on when the IRS or State releases the refund to Republic Bank.

Based on information published on www.irs.gov, the IRS issues most refunds in less than 21 calendar days. Please consult www.irs.gov or your State's Department of Revenue website for the most up to date estimates on refund processing times. Once received by Republic Bank, your refund is immediately processed by deducting the fees authorized by you and releasing the money according to the disbursement option you have chosen.

What else should I know?

- You may choose to receive your refund as a Refund Transfer which is a fee-based product provided by Republic Bank & Trust Company.
- A Refund Transfer is not necessary to obtain your refund.
- A Refund Transfer is not necessary to obtain a direct deposit from the IRS if you have an existing bank account.
- If you choose a Refund Transfer, a Refund Transfer Fee and all other authorized fees will be deducted from your tax refund.
- You may be charged a Transmitter and/or a Service Bureau Fee. Please consult your tax preparer for specific details.
- Tax preparation fees are determined by your preparer and disclosed to you on the Refund Transfer Application and Agreement.

What are the benefits?

CONVENIENCE – With an RT, you can have your taxes professionally prepared and pay tax preparation and other related fees with your refund money. This is a very convenient way to pay the fees associated with tax preparation and tax return filing without having to pay anything up front.

SPEED - If you don't have a bank account, an RT allows you the benefit of having your refund processed safely as a direct deposit rather than waiting additional time for your check to be printed and mailed from the IRS or State. You can choose to receive your RT disbursed as a bank check with many low cost options for check cashing available, a prepaid card which often provides many benefits of a traditional bank account or Walmart Direct2Cash.

SECURITY – Many customers feel most comfortable with the security and personal service of picking up a bank issued check from the safety of tax office rather than receiving an IRS or State issued check in the mail.

Para asistencia traduciendo esta información a Español, por favor notifique a su preparador de impuestos o llame a Republic Bank al 866-581-1040 y presione 2.