

2018 TAX SEASON

TAX REFUND OPTIONS

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



IRS DIRECT OPTIONS



REFUND TRANSFER OPTIONS

BANK FEES	No	Yes ¹
PAYMENT OF TAX PREP	Paid directly to preparer	Can be deducted from refund
FILING OPTIONS	1. Paper Return 2. E-File	E-File
DISBURSEMENT OPTIONS	1. IRS issued check sent U.S. mail ² 2. IRS direct deposit to your account ²	1. Bank issued check from tax office 2. Bank direct deposit to your account ² 3. Walmart Direct2Cash ³ 4. Netspend [®] Visa [®] Prepaid Card ⁴
PAPER RETURN FEDERAL REFUND TIMING	IRS estimates within 6 weeks ⁵	Not available
E-FILE FEDERAL REFUND TIMING	Within 21 days of filing, but not earlier than Feb. 15 if tax return includes EITC or ACTC ⁵	

1. Consult your tax preparer for the specific amount of this fee and when it will be assessed.

2. It may take additional time for your financial institution to post the refund to your account or for mail delivery.

3. Available at participating Walmart locations for disbursements up to \$7,500. An additional one-time \$7.00 fee applies.

4. Available at participating tax offices. The Netspend[®] Visa[®] Prepaid Card is issued by Republic Bank & Trust Company, member FDIC pursuant to a license from Visa U.S.A. Inc. Netspend[®], a TSYS[®] Company, is a registered agent of Republic Bank & Trust Company. A \$5 Monthly Fee will begin upon first load of funds. Transaction fees, terms, and conditions apply to the use and reloading of the Card Account. See the Cardholder Agreement at www.republictaxpayer.com/terms for details.

5. Based on information published on www.irs.gov, the IRS issues most electronically filed refunds within 21 calendar days of IRS acknowledgement or within 6 weeks for paper filed returns. However, 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. 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.

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ADDITIONAL INFORMATION ABOUT REFUND TRANSFERS:

- ✓ 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.
- ✓ If you have an existing bank account, you can file a tax return electronically and receive your refund by direct deposit within a similar time frame and without paying the additional fees associated with a Refund Transfer.
- ✓ If you choose a Refund Transfer, a Refund Transfer Fee and all other authorized amounts will be deducted from your tax refund.
- ✓ If you choose a Refund Transfer, you will be charged a fee for your state refund or each additional funding. Please consult your tax preparer for specific details.
- ✓ You may be charged a Transmitter Fee 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 Bank Product Application and Agreement.
- ✓ Prepaid Card usage fees may apply. Consult your Cardholder Agreement for details.

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.

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