



PRODUCT INFORMATION SHEET - E-COLLECT

PRODUCT	WHAT IS IT?	TIME TO RECEIVE REFUND/LOAN	DISBURSEMENT OPTIONS	ADVANTAGES
PAPER	We prepare your return, you sign and mail your tax return to the IRS	Usually within 3 to 5 weeks (Direct Deposited) 4 to 6 weeks (Check Mailed)	<input type="checkbox"/> Direct Deposit <input type="checkbox"/> Check mailed to address on tax return	<ul style="list-style-type: none"> Paper and electronic filing are lowest cost options
E-FILE	Electronic filing of your tax return with the IRS	Usually within 21 days (Direct Deposited) 28 days (Check Mailed)	<input type="checkbox"/> Direct Deposit <input type="checkbox"/> Check mailed to address on tax return	<ul style="list-style-type: none"> Paper and electronic filing are lowest cost options Immediate e-filing of your tax return
E-CHECK	Check printed in the office	When IRS/State Releases Funds, Usually within 21 days	<input type="checkbox"/> Check picked up in store	<ul style="list-style-type: none"> No upfront costs required (fees are charged) Immediate e-filing of your tax return
E-DIRECT	Electronic deposit of your federal and/or state refunds into your bank	When IRS/State Releases Funds, Usually within 21 days	<input type="checkbox"/> Direct Deposit	<ul style="list-style-type: none"> No upfront costs required (fees are charged) Immediate e-filing of your tax return No need to return to office

If you have prior unpaid debt in connection with a loan from any service bank, or have outstanding debt to the IRS or FMS (Financial Management System) debt which is recorded with the IRS, this debt may be partially or completely taken from your refund. Any remaining balance after this debt is offset will fund any of the above options offered. If we perform tax preparation services for you and you elect to receive an E-Check (printed in our office), or an E-Direct (Direct Deposit), your fees will come directly from your refund which will include any bank product related fees which will be explained to you. Alternately, you may either pay for the tax preparation services at the time in the forms of Cash, Check or Credit/Debit Card with no additional fees for E-Filing. Any application for fees to be withheld from your refund will require signing disclosures to allow our banking partner to review your return for acceptance of both fees and terms. This is important to recognize the additional fees disclosed.

I have read and understand the above and have noted my selection by circling or checking the product of my choosing.

Taxpayer's Signature _____

Date _____

Spouse's Signature _____

Date _____