

IMPORTANT DISBURSEMENT DISCLOSURES

If you are owed a federal tax refund, you have a right to choose how you will receive the refund. There are several options available to you. Some options cost money and some options are free. Please read about these options below.

You can file your tax return electronically or by paper and obtain your refund *directly* from Internal Revenue Service ("IRS") *for free*. If you file your tax return electronically, you can receive a refund check directly from the IRS through the U.S. Postal Service in 21 to 28 days from the time you file your tax return or the IRS can deposit your refund directly into your bank account in less than 21 days from the time you file your tax return unless there are delays by the IRS. If you file a paper return through the U.S. Postal Service, you can receive a refund check directly from the IRS through the U.S. Postal Service in 6 to 8 weeks from the time the IRS receives your return or the IRS can deposit your refund directly into your bank account in 6 to 8 weeks from the time the IRS receives your return. However, if your return contains Earned Income Tax Credit or Additional Child Tax Credit, the IRS will typically issue your refund no earlier than February 15.

You can file your tax return electronically, select an e-Collect bank product, and have your federal income tax refund processed through a EPS Financial using the bank services of a financial institution. The bank product allows your refund to be deposited into a bank account intended for one-time use and deducts your tax preparation fees and other fees you authorize from your refund. The balance is delivered to you via the disbursement method you select. If you file your tax return electronically and select the bank product, the IRS will deposit your refund with the bank. Upon receipt of your refund the bank will deduct and pay from your refund the applicable product fee, any fees charged by April's Tax Service, Inc. for the preparation and filing of your tax return and any other amounts authorized by you and disburse the balance of your refund proceeds to you. Unless there are delays by the IRS, refunds are received in less than 21 days from the time you file your tax return electronically. However, if your return contains Earned Income Credit Tax Additional Child Tax Credit, the IRS will typically issue your refund no earlier than February 15.

The bank product is not necessary to obtain your refund. If you have an existing bank account, you do not need to use the bank product, which may require the payment of a fee, in order to receive a direct deposit from the IRS. You may consult the IRS website (irs.gov) for information about tax refund processing.

If you select the bank product, no prior debt you may owe to that bank will be deducted from your refund.

You can change your income tax withholdings which might result in you receiving additional funds throughout the year rather than waiting to receive these funds potentially in an income tax refund next year. Please consult your employer or tax advisor for additional details.

The chart below shows the options for filing your tax return (e-file or paper return), the e-Collect bank product, refund disbursement options, estimated timing for obtaining your tax refund proceeds, and costs associated with the various options.

NOTE: If you choose not to use a bank product, you are responsible for paying tax preparation fees to April's Tax Service, Inc. upon receipt of your completed return.

What type of filing method?	What are your disbursement options?	What is the estimated time to receive refund?	What costs do you incur in addition to tax preparation fees?
Paper Return No e-Collect	IRS direct deposit to your personal bank account.	Approximately 6 to 8 weeks. ²	No additional cost.
	Check mailed by IRS to address on tax return.	Approximately 6 to 8 weeks. ²	
Electronic Filing (e-File) No e-Collect	IRS direct deposit to your personal bank account.	Usually within 21 days. ²	No additional cost.
	Check mailed by IRS to address on tax return.	Approximately 21 to 28 days. ²	
Electronic Filing (e-File) With e-Collect	(a) Load to pre-paid visa card. ¹ (b) Direct deposit to your personal bank account. (c) Check printed in tax preparer's office.	Usually within 21 days. ²	(a) No additional cost (states included). (b) \$35 (states included) (c) \$35 (states included)

1 You may incur additional charges from the issuer of the prepaid card if you continue to use it. Please read the accompanying paperwork carefully.

2 However, if your return contains the Earned Income Tax Credit or Additional Child Tax Credit, the IRS will typically issue your refund no earlier than February 15.