

# ***REFUND / PAYMENT OPTIONS***



**7- 21 DAYS\***

*(Standard Mail or Direct Deposit)*

**PAY NOW!**

*(Pay by: Check, Cash, or Credit Card)*

**\$0.00**

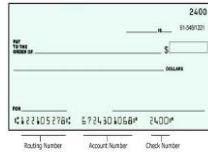
**(No Add'l Fees. Must pay Tax Prep Fee Upfront)**

**PAY** our Tax Preparation **FEES NOW**, and receive your refund directly from the IRS with **NO** Additional Fees.

Refund Options:

1. Check by Standard Mail
2. Direct Deposit

**NOTE:** Standard mail will take an extra week



**7 - 21 DAYS\***

*(Check, Direct Deposit, or Visa Card)*

**PAY LATER!**

*(All Fees Deducted from your Refund)*

**\$75.00**

**(Plus, Tax Prep Fee)**

Your FEES will be deducted from your Fed or MI refund (*whichever one comes first*). To qualify your refund must be at least \$250.

Refund Options:

1. Check in our office
2. Direct Deposit
3. Prepaid Visa Card

**NOTE:** Additional \$12 Fee if State Refund is included



**SAME DAY!!**

***(up to \$6,000 Today!)***

*(Check, Direct Deposit, or Visa Card)*

**PAY LATER!**

*(All Fees Deducted from your Refund)*

**\$75 - \$430**

**(\$75 Minimum Fee even if Loan is denied. Plus, Tax Prep Fee  
See back for details)**

Get a Refund Loan Advance TODAY! Receive up to **\$6,000 TODAY** and the balance within 21 Days\*. The loan will be repaid when your Fed or MI refund is released (*whichever one comes first*).

Loan Options:

1. Check in our office
2. Direct Deposit
3. Prepaid Visa Card

**NOTE:** Additional \$12 Fee if State Refund is included.  
*The Bank makes the final decision NOT X-TAX.*

\*The **21 Days** is an IRS estimate. **NOTE:** Tax Refunds with **Earned Income Tax Credit, Additional Child Tax Credit, and/or American Opportunity Credit** will automatically be **DELAYED** by **LAW** until **LATE FEBRUARY**

# SAME DAY REFUND LOAN\$

## FEE SCHEDULE

<u>LOAN AMOUNT</u>	<u>MINIMUM</u>	<u>MAXIMUM</u>
<b>\$ 150 - \$1,000</b>	<b>\$ 75.00</b>	<b>\$ 75.00</b>
<b>\$2,000</b>	<b>\$103.00</b>	<b>\$193.00</b>
<b>\$3,000</b>	<b>\$116.00</b>	<b>\$252.00</b>
<b>\$4,000</b>	<b>\$130.00</b>	<b>\$312.00</b>
<b>\$5,000</b>	<b>\$145.00</b>	<b>\$370.00</b>
<b>\$6,000</b>	<b>\$158.00</b>	<b>\$430.00</b>

*\*Minimum and Maximum Fees Based on a 36% APR for 14 days and 60 days, respectively. The **FEE may be less** if the IRS releases your refund in less than 14 days but will not be more than the Max. **NOTE:** There is a **Minimum Fee** of \$75 even if the Loan is denied. If Denied, you should receive your refund within 21 Days\**

*Loan amounts are based on your refund amount (25%, 50%, or 75% of your refund) and bank underwriting standards.*