

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 OPTIONS¹

BANK FEES

No

Yes²

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. mail³
2. IRS direct deposit to your account³

1. Bank issued check from tax office
2. Bank direct deposit to your account³
3. Netspend® Prepaid Mastercard⁴

PAPER RETURN FEDERAL REFUND TIMING

IRS estimates within 6 weeks⁵

Not available

E-FILE FEDERAL REFUND TIMING

Within 21 days of filing, but not earlier than Feb. 15 if tax return includes EITC or ACTC⁵

1. A Refund Transfer is a fee-based product offered by Republic Bank & Trust Company, Member FDIC. A Refund Transfer Fee and all other authorized amounts will be deducted from your tax refund. Visit your tax preparer to learn about all filing and product options, including obtaining your refund at no additional cost.
2. Consult your tax preparer for the specific amount of this fee and when it will be assessed.
3. It may take additional time for your financial institution to post the refund to your account or for mail delivery.
4. The Netspend Prepaid Mastercard is issued by Republic Bank & Trust Company, Member FDIC pursuant to a license from Mastercard. Ouro Global, Inc. is a registered agent of Republic Bank & Trust Company. This card may be used everywhere Debit Mastercards are accepted. Use of the Card Account is subject to activation, ID verification, and funds availability. 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 (BANK).
- A Refund Transfer is not necessary to obtain your refund.
- If you obtained a BANK refund advance for the 2024 tax year from another tax preparer, the BANK will deduct related fees and amounts from your 2024 Federal and/or State tax return.
- 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.
- Additional Fees if you choose a Refund Transfer:
 - A Refund Transfer Fee and all other authorized amounts will be deducted from your tax refund.
 - You may be charged a fee for your state refund or each additional funding.
 - Additional Fees may include a Transmitter Fee, Service Bureau Fee and/or a Document Preparation Fee.
 - Please consult your Bank Product Application and Agreement or 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 monthly and transaction fees apply. Consult your Cardholder Agreement for details.
- Disbursement options vary by tax office, ask your tax preparer about your available options.

Si necesita ayuda para traducir esta información al español, avise al encargado de preparar sus declaraciones de impuestos o llame a Republic Bank al 866-581-1040 y presione 2.

