

Taxpayer Refund Advance Loans

\$250 - \$6,000

One Loan Available January 2, 2019²

ADVANCE APPROVAL	Max Loan	CONSUMER APR
25% of expected refund	\$2,500	0.0%
50% of expected refund	\$6,000	36.0%
75% of expected refund	\$6,000	36.0%

1 The Refund Advance is an optional tax-refund related loan provided by MetaBank (it is not the actual tax refund) at participating locations. The amount of the loan and applicable interest will be deducted from tax refunds and reduce the amount that is paid directly to the taxpayer. Fees for other optional products or product features may apply. Tax returns may be filed electronically without applying for this loan. Loans offered in amounts of 25%, 50%, or 75% of your expected tax refund from \$250 - \$6,000. Loan in the amount of 25% of your expected refund has an Annual Percentage Rate (APR) of 0.00% and a maximum loan of \$2,500. Loan in the amounts of 50% or 75% of your expected tax refund have an APR of 36.0%. For example, \$2,500 representing 50% of expected refund borrowed over 24 day terms, total amount payable in a single payment is \$2,559.18 including interest. Availability is subject to satisfaction of identity verification, eligibility criteria, and underwriting standards.

2 Additional marketing fee applies for every approved advance with e-Collect and e-Bonus programs or loans without a refund transfer. Pre-Acknowledgement loans (approved prior to IRS Acknowledgement) have a \$79 marketing fee in all programs.

