



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 |
| E1 VISA | Electronic deposit of your federal and/or state refunds onto a Visa debit card | When IRS/State Releases Funds, Usually within 21 days | <input type="checkbox"/> Debit Card | <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 you 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 by your refund. Any balance remaining 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, an E-Direct or an E1 Visa prepaid debit card, you may either pay for the tax preparation services at the time such services are performed or pay later by an automatic deduction to the tax refund at the time it is received by the financial institution who in this case is EPSFinancial. Your application for the E-Check, E-Direct and E1 Visa prepaid debit card described above contains other important disclosures. Please make sure to carefully read these disclosures and become aware of the additional costs involved.

I have read and understand the information above and have noted my selection by circling the products of my choosing.

Taxpayer's Signature _____

Date _____

Spouse's Signature _____

Date _____