



REFUND TRANSFER APPLICATION AND ACCOUNT AGREEMENT

PLEASE READ BEFORE YOU SIGN THIS AGREEMENT

If you are owed a federal tax refund, you have the 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 the IRS for free. If you file your tax return electronically, you can expect to receive a refund check directly from the IRS in as little as 21 to 28 days from the time you file your tax return or the IRS can deposit your refund directly into your already existing bank account. If you file a paper return, your refund will take 5 to 7 weeks to receive. If your tax return is electronically filed by a professional, you may have to pay certain fees related to electronic filing such as the fee charged by your tax preparer for preparing your taxes.

You can file your tax return electronically and pay your tax professional from your tax refund. If you file your tax return electronically you can request the IRS to direct deposit your refund into a bank account provided by Scale Financial. Upon receipt of your refund in your bank account, established using Scale Financial with our banking partner, Scale Financial will deduct and pay from your refund any fees charged by your tax preparer for the preparation and filing of your tax return and any other amounts pre-authorized by you and disburse the balance of your refund to you. Scale Financial charges a \$19.95 payment processing fee. If you have an existing bank account you can use to receive your refund directly from the IRS, you should consider having the refund sent to that bank account instead of having Scale Financial pay your tax professional from these funds and incurring the associated fees. Certain fees related to electronic filing and fees charged by your tax preparer for preparing your taxes will have to be paid up-front.

REFUND TRANSFER (RT) APPLICATION AND ACCOUNT AGREEMENT

APPLICANT INFORMATION

Taxpayer Name: _____ Social Security No. _____

Spouse's Name: _____ Social Security No. _____

1. ACCOUNT: As used in this Refund Transfer (RT) Application and Account Agreement ("Agreement"), the terms "you" and "your" refer to the person signing below as the "Taxpayer" (or, if a joint return is being "filed, both "Taxpayers"). The terms "Scale Financial," "we" and "our" refer to TRP Solutions, LLC. You are having your 2013 federal, and state if applicable, income tax return prepared and filed by your Tax Preparer/Electronic Filer ("Tax Preparer") and hereby authorize Scale Financial to make disbursements from your account as authorized by this Agreement. You authorize our banking partner to establish an FDIC insured account (the "Account") in your name. This account will be used for receiving a direct deposit of your refund from the Internal Revenue Service (IRS) and/or state taxing authorities. If and when our banking partner receives your income tax refund(s), you pre-authorize Scale Financial to deduct from your Account a payment processing fee of \$19.95, your tax preparation fees and any other amounts, fees and charges authorized by this Agreement and to disburse any remaining balance of your tax refund in the Account to you using the disbursement method indicated below.

Your account is being held by the Financial Institution listed below and has been established in your name.

Financial Institution _____, Member FDIC.

Routing No. (RTN) _____ Account No. (DAN) _____

2. REFUND TRANSFER: By initialing this paragraph, you hereby authorize banking partner(s) of Scale Financial to receive your federal tax refund as described in Section 1 using the disbursement method selected in Section 4.

Taxpayer Initials: _____ Spouse Initials: _____

3. STATE REFUND TRANSFER: By initialing this paragraph, you hereby authorize banking partner(s) of Scale Financial to receive your state tax refund as described in Section 1 using the disbursement method selected in Section 4.

Taxpayer Initials: _____ Spouse Initials: _____

4. DISBURSEMENT METHOD:

_____ **Check:** By initialing this paragraph, you request that Scale Financial disburse your Refund Transfer by a check printed by your Tax Preparer.

_____ **Direct Deposit:** By initialing this paragraph, you request that Scale Financial deposit the remainder of your funds directly to your already existing bank account or another account designated by you. It may take up to 3 business days from the time your refund is deposited into the account above before the remainder of the funds are received in your bank account. If you select this option, please enter your bank account information below. If you or your representative enters your bank account information incorrectly and your funds are returned to Scale Financial, the funds will be disbursed by a check printed by your Tax Preparer or mailed to your address on file. If the funds are not returned to Scale Financial, you will be responsible for the loss.

Financial Institution _____, Member FDIC.

Routing No. (RTN) _____ Account No. (DAN) _____

N/A **Scale Financial Prepaid Visa® w/ Retail Pack ID No.** _____: By initialing this paragraph, you request Scale Financial to deposit your Refund Transfer on the Scale Financial Prepaid Visa. If you select this option, you are in agreement with the terms and conditions that pertain to the Scale Financial Prepaid Visa as well as all associated fees set forth in the terms and conditions by issuing party.

5. CONSENT/AUTHORIZATION: If and when Scale Financial processes your tax refund(s), Scale Financial will process them in accordance with Section 1 using the disbursement method selected by you. The \$19.95 account handling fee and any other fees and charges preauthorized by this Agreement will be deducted from the Account before the balance of your refund proceeds are disbursed to you.

6. SHARING INFORMATION: You authorize the Tax Preparer, the company that assists in transmitting your return to the IRS (the "Transmitter") and the IRS (and/or state taxing authority) to disclose your 2015 tax return and refund information to Scale Financial and its banking partner(s). You acknowledge that Scale Financial and its banking partner(s) may share information about you with the Tax Preparer, the Transmitter and other third parties to the extent necessary to process your product request.

7. CONSENT AND PRIVACY: By signing below, you consent to Scale Financial and its banking partner(s), the Tax Preparer, the Transmitter and other financial institutions sharing information about you with each other from time to time for other purposes to develop and offer you other financial products and services. You may revoke this consent by contacting Scale Financial via email at support@scalefinancial.com or calling 480-452- 6452. By signing below, you also authorize Scale Financial, their servicers to obtain consumer reports on you from time to time in connection with your product requests or to offer you additional products or services. For more information regarding our privacy policies please visit www.scalefinancial.com/privacypolicy

8. SECURITY INTEREST AND ASSIGNMENT: You hereby assign to Scale Financial ONLY a portion of your 2015 tax refund(s), your Account, and all funds deposited therein, ONLY to the extent necessary to facilitate payment by Scale Financial of the amounts authorized by this Agreement for the services rendered. You also grant Scale Financial a security interest in the same ONLY to the same extent. You agree that Scale Financial may assign, sell or transfer its ownership of all or part of its rights arising under this Agreement to a third party or affiliate of Scale Financial. You may not revoke this security interest or any assignment.

9. MISCELLANEOUS: (a) The provisions in this Agreement survive the approval of this Agreement and the disbursement of any Scale Financial product proceeds to you. (b) The enforcement and interpretation of this Agreement and the transactions contemplated herein shall be governed by the laws of the United States and, to the extent state law applies, the substantive law of Texas. (c) To the extent permitted by applicable law, you agree to pay any costs of collection, including reasonable attorneys' fees, if any amount due hereunder is not paid when due.

10. ACKNOWLEDGMENT REGARDING TAX PREPARER AND THE TRANSMITTER: You agree that neither your Tax Preparer, Transmitter nor Scale Financial is acting as your agent or is under any fiduciary duty to you regarding this Application. Among other things, you agree and consent to the receipt by your Tax Preparer and/or the Transmitter of fees as set forth in this Agreement.

11. COMPENSATION: Scale Financial may pay compensation to the Electronic Return Originator (ERO) in consideration of rights granted by the ERO to Scale Financial and the performance of services by the Transmitter on behalf of Scale Financial.

12. ARBITRATION: You agree that any and all disputes among your Tax Preparer, Transmitter, Scale Financial and yourself which in any way arise out of or relate to this agreement or any of the dealings between or among any of these parties, shall be resolved solely by binding arbitration before the American Arbitration Association ("AAA") before a single arbitrator in an arbitration commenced as close as possible to where you reside. Judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof. Each party to any such arbitration shall bear its own separate costs and expenses of the arbitration and shall share equally in the charges of the AAA, including the fee of the arbitrator. However, if you are unable to pay any fee of the AAA or the arbitrator, we agree to pay those fees for you.

SIGNATURES: By signing below, you represent that everything you have stated in this Agreement is true and correct. You represent that you have read and understand each of the terms and conditions herein and that you agree to each of these terms and conditions. You acknowledge receiving a completed copy of this Agreement and, among other things, the Arbitration Provision in Section 12 above which may substantially limit your rights in the event of a dispute.

Taxpayer's Signature: _____ Date: _____

Spouse's Signature: _____ Date: _____

REFUND TRANSFER (RT) FEE DISCLOSURE

Taxpayer's Name: _____ Social Security No. _____
Spouse's Name: _____ Social Security No. _____

Expected Federal Refund Amount \$ _____

Pre-Authorized Deductions:

1. Amount paid to Tax Preparer \$ _____
2. E-Filing Fee \$ _____
3. Other: _____ \$ _____
4. Payment processing fee paid to Scale Financial \$ _____
Amount paid directly to you** \$ _____

* A portion of Scale Financial payment processing fee may be shared with the electronic return originator who filed your tax return.

**The actual amount paid directly to you may be less if the IRS does not deposit your full refund.

ADDITIONAL DISCLOSURES: Once your AGREEMENT has been signed and transmitted to Scale Financial, Scale Financial will open your Account into which you will receive your IRS refund. If and when the IRS refund has been deposited by the IRS to your Account, Scale Financial will make all deductions indicated above and disburse the balance of the Account to you in accordance with the disbursement method chosen by you. Scale Financial has no control over and cannot guarantee if or when the IRS or state tax agency will issue you a refund or what the amount of your expected tax refund will be.

BY SIGNING BELOW, I (we, if joint return filed) acknowledge that I (we) have received this Fee Disclosure concerning my (our) Refund Transfer and I (we) agree to have my (our) refund disbursed as indicated above.

Taxpayer's Signature: _____ Date: _____

Spouse's Signature: _____ Date: _____