

Electronic Filing Instructions for your 2024 Federal Tax Return

Important: Your taxes are not finished until all required steps are completed.



Mussie H Fitsum
11238 Watermill Ln
Silver Spring, MD 20902

Balance Due/ Refund	Your federal tax return (Form 1040) shows a refund due to you in the amount of \$899.00. Applicable fees were deducted from your original refund amount of \$899.00. Your refund is now \$716.00. Because you chose to have your TurboTax fees deducted from your refund, you will receive e-mail from Green Dot Bank, which handles this transaction. Your tax refund will be direct deposited into your account. The account information you entered - Account Number: 36034589358 Routing Transit Number: 031176110.
When Will You Get Your Refund?	The IRS issued more than 9 out of 10 refunds to taxpayers in less than 21 days last year. The same results are expected in 2025. To get your estimated refund date from TurboTax, log into My TurboTax at www.turbotax.com . If you do not receive your refund within 21 days, or the amount you get is not what you expected, contact the Internal Revenue Service directly at 1-800-829-4477. You can also check www.irs.gov and select the "Where's my refund?" link.
What You Need to Keep	Your Electronic Filing Instructions (this form) A copy of your federal return
2024 Federal Tax Return Summary	Adjusted Gross Income \$ 38,043.00 Taxable Income \$ 23,443.00 Total Tax \$ 2,579.00 Total Payments/Credits \$ 3,478.00 Amount to be Refunded \$ 899.00 Effective Tax Rate 6.78%



Hi Mussie,

We just want to thank you for using TurboTax this year! It's our goal to make your taxes easy and accurate, year after year.

With TurboTax Deluxe:

Your Head Start On Next Year:

When you come back next year, taxes will be so easy! We'll have all your information saved and ready to transfer in to your new return.

We'll ask you questions about what changed since we last talked, and we'll be ready to get you the credits and deductions you deserve, no matter what life throws at you.

Here's the final wrap up for your 2024 taxes:

Your federal refund is: \$ 899.00

Your Guarantee of Accuracy:

Breathe easy. The calculations on your return are backed with our 100% Accuracy Guarantee.

- We double checked your return for errors along the way.
- We helped with step-by-step guidance to get your answers on the right IRS forms.
- We made sure you didn't miss a deduction even if something in your life changed, like a new job, new house - or more kids!

Also included:

- We provide the Audit Support Center free of charge, in the unlikely event you get audited.

Many happy returns from TurboTax.

For the year Jan. 1–Dec. 31, 2024, or other tax year beginning

, 2024, ending

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See separate instructions.

Your first name and middle initial Mussie H	Last name Fitsum	Your social security number 220 79 2681			
If joint return, spouse's first name and middle initial 11238 Watermill Ln	Last name Silver Spring	Spouse's social security number			
Home address (number and street). If you have a P.O. box, see instructions. 11238 Watermill Ln		Apt. no.			
City, town, or post office. If you have a foreign address, also complete spaces below. Silver Spring		State MD			
Foreign country name		ZIP code 20902			
Foreign province/state/county		Foreign postal code			
Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund.					
<input type="checkbox"/> You <input type="checkbox"/> Spouse					
Filing Status	<input checked="" type="checkbox"/> Single <input type="checkbox"/> Head of household (HOH) <input type="checkbox"/> Married filing jointly (even if only one had income) <input type="checkbox"/> Qualifying surviving spouse (QSS) <input type="checkbox"/> Married filing separately (MFS)				
Check only one box.					
If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent:					
<input type="checkbox"/> If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required):					
Digital Assets	At any time during 2024, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.)				
		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Standard Deduction	Someone can claim: <input type="checkbox"/> You as a dependent <input type="checkbox"/> Your spouse as a dependent <input type="checkbox"/> Spouse itemizes on a separate return or you were a dual-status alien				
Age/Blindness You:	<input type="checkbox"/> Were born before January 2, 1960	<input type="checkbox"/> Are blind	Spouse:	<input type="checkbox"/> Was born before January 2, 1960	<input type="checkbox"/> Is blind
Dependents (see instructions): If more than four dependents, see instructions and check here . . . <input type="checkbox"/>	(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Check the box if qualifies for (see instructions): Child tax credit Credit for other dependents
Income	1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	29 , 873 .	
Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.	1b				
If you did not get a Form W-2, see instructions.	1c				
	1d				
	1e				
	1f				
	1g				
	1h	0 .			
	1z	29 , 873 .			
Attach Sch. B if required.	2a	Tax-exempt interest	2b		
	3a	Qualified dividends	3b		
	4a	IRA distributions	4b		
	5a	Pensions and annuities	5b		
Standard Deduction for— • Single or Married filing separately, \$14,600 • Married filing jointly or Qualifying surviving spouse, \$29,200 • Head of household, \$21,900 • If you checked any box under Standard Deduction, see instructions.	6a	Social security benefits	6b		
	c	If you elect to use the lump-sum election method, check here (see instructions)		<input type="checkbox"/>	
	7	Capital gain or (loss). Attach Schedule D if required. If not required, check here		<input type="checkbox"/>	
	8	Additional income from Schedule 1, line 10			
	9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income			
	10	Adjustments to income from Schedule 1, line 26			
	11	Subtract line 10 from line 9. This is your adjusted gross income			
	12	Standard deduction or itemized deductions (from Schedule A)			
	13	Qualified business income deduction from Form 8995 or Form 8995-A			
	14	Add lines 12 and 13			
	15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your taxable income			

Tax and Credits	16 Tax (see instructions). Check if any from Form(s): 1 <input type="checkbox"/> 8814 2 <input type="checkbox"/> 4972 3 <input type="checkbox"/> . . .	16	2,579.		
	17 Amount from Schedule 2, line 3	17			
	18 Add lines 16 and 17	18	2,579.		
	19 Child tax credit or credit for other dependents from Schedule 8812	19			
	20 Amount from Schedule 3, line 8	20			
	21 Add lines 19 and 20	21			
	22 Subtract line 21 from line 18. If zero or less, enter -0-	22	2,579.		
	23 Other taxes, including self-employment tax, from Schedule 2, line 21	23	0.		
	24 Add lines 22 and 23. This is your total tax	24	2,579.		
Payments	25 Federal income tax withheld from:				
	a Form(s) W-2	25a	2,661.		
	b Form(s) 1099	25b	817.		
	c Other forms (see instructions)	25c			
	d Add lines 25a through 25c	25d	3,478.		
<div style="border: 1px solid black; padding: 2px;"> If you have a qualifying child, attach Sch. EIC. </div>					
	26 2024 estimated tax payments and amount applied from 2023 return	26			
	27 Earned income credit (EIC) No	27			
	28 Additional child tax credit from Schedule 8812	28			
	29 American opportunity credit from Form 8863, line 8	29			
	30 Reserved for future use	30			
	31 Amount from Schedule 3, line 15	31			
	32 Add lines 27, 28, 29, and 31. These are your total other payments and refundable credits	32			
	33 Add lines 25d, 26, and 32. These are your total payments	33	3,478.		
Refund	34 If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid	34	899.		
	35a Amount of line 34 you want refunded to you . If Form 8888 is attached, check here <input type="checkbox"/>	35a	899.		
Direct deposit? See instructions.	b Routing number 0 3 1 1 7 6 1 1 0 c Type: <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings				
	d Account number 3 6 0 3 4 5 8 9 3 5 8				
	36 Amount of line 34 you want applied to your 2025 estimated tax 36	36			
Amount You Owe	37 Subtract line 33 from line 24. This is the amount you owe . For details on how to pay, go to www.irs.gov/Payments or see instructions	37			
	38 Estimated tax penalty (see instructions) 38	38			
Third Party Designee	Do you want to allow another person to discuss this return with the IRS? See instructions				
	Designee's name	Phone no.	Personal identification number (PIN) 		
Sign Here	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.				
Joint return? See instructions. Keep a copy for your records.	Your signature	Date	Your occupation Web Developer	If the IRS sent you an Identity Protection PIN, enter it here (see inst.) 	
	Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.) 	
	Phone no. (240) 543-2659	Email address			
Paid Preparer Use Only	Preparer's name	Preparer's signature	Date	PTIN	Check if: <input type="checkbox"/> Self-employed
	Firm's name Self-Prepared				Phone no.
	Firm's address				Firm's EIN

Go to www.irs.gov/Form1040 for instructions and the latest information.

BAA REV 03/20/25 TTO

Form 1040 (2024)

**SCHEDULE 1
(Form 1040)**Department of the Treasury
Internal Revenue Service**Additional Income and Adjustments to Income**

Attach to Form 1040, 1040-SR, or 1040-NR.

Go to www.irs.gov/Form1040 for instructions and the latest information.

OMB No. 1545-0074

2024Attachment
Sequence No. 01

Name(s) shown on Form 1040, 1040-SR, or 1040-NR

Mussie H Fitsum

Your social security number

220-79-2681

For 2024, enter the amount reported to you on Form(s) 1099-K that was included in error or for personal items sold at a loss

Note: The remaining amounts reported to you on Form(s) 1099-K should be reported elsewhere on your return depending on the nature of the transaction. See www.irs.gov/1099k.**Part I Additional Income**

1	Taxable refunds, credits, or offsets of state and local income taxes	1	0 .
2a	Alimony received	2a	
b	Date of original divorce or separation agreement (see instructions): _____		
3	Business income or (loss). Attach Schedule C	3	
4	Other gains or (losses). Attach Form 4797	4	
5	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	5	
6	Farm income or (loss). Attach Schedule F	6	
7	Unemployment compensation	7	8 , 170 .
8	Other income:		
a	Net operating loss	8a	()
b	Gambling	8b	
c	Cancellation of debt	8c	
d	Foreign earned income exclusion from Form 2555	8d	()
e	Income from Form 8853	8e	
f	Income from Form 8889	8f	
g	Alaska Permanent Fund dividends	8g	
h	Jury duty pay	8h	
i	Prizes and awards	8i	
j	Activity not engaged in for profit income	8j	
k	Stock options	8k	
l	Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property	8l	
m	Olympic and Paralympic medals and USOC prize money (see instructions)	8m	
n	Section 951(a) inclusion (see instructions)	8n	
o	Section 951A(a) inclusion (see instructions)	8o	
p	Section 461(l) excess business loss adjustment	8p	
q	Taxable distributions from an ABLE account (see instructions)	8q	
r	Scholarship and fellowship grants not reported on Form W-2	8r	
s	Nontaxable amount of Medicaid waiver payments included on Form 1040, line 1a or 1d	8s	()
t	Pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan	8t	
u	Wages earned while incarcerated	8u	
v	Digital assets received as ordinary income not reported elsewhere. See instructions	8v	
z	Other income. List type and amount: _____	8z	
9	Total other income. Add lines 8a through 8z	9	
10	Combine lines 1 through 7 and 9. This is your additional income . Enter here and on Form 1040, 1040-SR, or 1040-NR, line 8	10	8 , 170 .

For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule 1 (Form 1040) 2024

Part II Adjustments to Income

11	Educator expenses	11
12	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106	12
13	Health savings account deduction. Attach Form 8889	13
14	Moving expenses for members of the Armed Forces. Attach Form 3903	14
15	Deductible part of self-employment tax. Attach Schedule SE	15
16	Self-employed SEP, SIMPLE, and qualified plans	16
17	Self-employed health insurance deduction	17
18	Penalty on early withdrawal of savings	18
19a	Alimony paid	19a
b	Recipient's SSN	
c	Date of original divorce or separation agreement (see instructions): _____	
20	IRA deduction	20
21	Student loan interest deduction	21
22	Reserved for future use	22
23	Archer MSA deduction	23
24	Other adjustments:	
a	Jury duty pay (see instructions)	24a
b	Deductible expenses related to income reported on line 8l from the rental of personal property engaged in for profit	24b
c	Nontaxable amount of the value of Olympic and Paralympic medals and USOC prize money reported on line 8m	24c
d	Reforestation amortization and expenses	24d
e	Repayment of supplemental unemployment benefits under the Trade Act of 1974	24e
f	Contributions to section 501(c)(18)(D) pension plans	24f
g	Contributions by certain chaplains to section 403(b) plans	24g
h	Attorney fees and court costs for actions involving certain unlawful discrimination claims (see instructions)	24h
i	Attorney fees and court costs you paid in connection with an award from the IRS for information you provided that helped the IRS detect tax law violations	24i
j	Housing deduction from Form 2555	24j
k	Excess deductions of section 67(e) expenses from Schedule K-1 (Form 1041)	24k
z	Other adjustments. List type and amount: _____	24z
25	Total other adjustments. Add lines 24a through 24z	25
26	Add lines 11 through 23 and 25. These are your adjustments to income . Enter here and on Form 1040, 1040-SR, or 1040-NR, line 10	26

IMPORTANT DISCLOSURES

If you are owed federal and/or state tax refund(s), you have a right to choose how you will receive the refund(s). 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 federal tax return(s) electronically or by paper and obtain your federal tax refund(s) directly from the Internal Revenue Service ("IRS") for free. Additionally, you can file your state tax return(s) electronically or by paper and obtain your state tax refund(s) directly from the applicable state taxing authority for free. If you file your federal tax return(s) electronically, you can receive refund checks directly from the IRS through the U.S. Postal Service in 21 to 28 days from the time you file your tax return(s) or the IRS can deposit your refund(s) directly into your bank account in less than 21 days from the time you file your tax return(s) unless there are delays by the IRS. If you file a paper federal tax return through the U.S. Postal Service, you can receive refund checks directly from the IRS through the U.S. Postal Service in 6 to 8 weeks from the time the IRS receives your return(s) or the IRS can deposit your refund(s) directly into your bank account in 6 to 8 weeks from the time the IRS receives your return(s). However, if your federal tax return(s) contains Earned Income Tax Credit or Additional Child Tax Credit, the IRS will issue your refund(s) no earlier than February 15, 2025. Please consult your applicable state taxing authority's website for details on when you can expect to receive your state tax refund(s).

You can file your federal and state tax return(s) electronically, select the Refund Processing Service ("RPS") for an additional fee of \$40.00 (the "Refund Processing Fee"), and have your federal and/or state tax refund(s) processed through a processor using banking services of a financial institution. The RPS allows your refund(s) to be deposited into a bank account at Green Dot Bank ("Bank") and deducts your TurboTax fees and other amounts that you authorize from your federal and/or state refund(s). The balance of your federal and/or state refund(s) is delivered to you via the disbursement method you select. If you file your tax return(s) electronically and select the RPS, the IRS and/or the applicable state taxing authority will deposit your refund(s) with Bank. Upon Bank's receipt of your refund(s), Santa Barbara Tax Products Group, LLC, a division of Green Dot Corporation, a Delaware corporation, a processor, will deduct from your federal and/or state refund(s) the Refund Processing Fee, any fees charged by TurboTax for the preparation and filing of your tax return(s) and any other amounts authorized by you and disburse the balance of your refund proceeds to you. Unless there are unexpected delays, federal refunds are received in less than 21 days from the time you file your tax return(s) electronically. However, if your return(s) contains Earned Income Tax Credit or Additional Child Tax Credit, the IRS will issue your refund(s) no earlier than February 15, 2025. Please consult your applicable state taxing authority's website for details on when you can expect to receive your state tax refund(s).

The RPS is not necessary to obtain your refund(s). If you have an existing bank account, you do not need to use the RPS, which requires the payment of a fee, in order to receive a direct deposit from the IRS or applicable state taxing authority. You may consult the IRS website (IRS.gov) or website of the applicable state taxing authority for information about tax refund processing.

If you select the RPS, no prior debt you may owe to Bank will be deducted from your refund(s).

You can change your income tax withholdings which might result in you receiving additional funds throughout the year rather than waiting to receive these funds potentially in tax refund(s) next year. Please consult your employer or tax advisor for additional details.

This Agreement requires all disputes to be resolved by way of binding arbitration. The terms of the arbitration provision appear in Section 11.

Information regarding low-cost deposit accounts may be available at www.mymoney.gov.

The chart below shows the options for filing your federal and state tax returns (e-file or paper returns), the RPS product, refund disbursement options, estimated timing for obtaining your federal tax refund proceeds, and costs associated with the various options.

WHAT TYPE OF FILING METHOD?	WHAT ARE YOUR DISBURSEMENT OPTIONS?	WHAT IS THE ESTIMATED TIME TO RECEIVE REFUND(S)?	WHAT COSTS DO YOU INCUR IN ADDITION TO TAX PREPARATION FEES?
PAPER RETURN No Refund Processing Service	IRS or applicable state taxing authority issues direct deposit to your bank account.	Approximately 6 to 8 weeks ¹ Check website for applicable state taxing authority	No additional cost.
	Check mailed by IRS or applicable state taxing authority to address on tax return(s).	Approximately 6 to 8 weeks ¹ Check website for applicable state taxing authority	
ELECTRONIC FILING (E-FILE) No Refund Processing Service	IRS or applicable state taxing authority issues direct deposit to your bank account.	Usually within 21 days ¹ Check website for applicable state taxing authority	No additional cost.
	Check mailed by IRS or applicable state taxing authority to address on tax return(s).	Approximately 21 to 28 days ¹ Check website for applicable state taxing authority	
ELECTRONIC FILING (E-FILE) Refund Processing Service	Direct deposit to your bank account.	Usually within 21 days ¹ Check website for applicable state taxing authority	\$40.00 ²

¹You may experience delays with your tax refund(s) if, for example, you enter incorrect bank account or contact information, you enter a bank account in someone else's name, or if possible suspicious activity is detected. If your return(s) contains Earned Income Tax Credit or Additional Child Tax Credit, the IRS will issue your refund(s) no earlier than February 15, 2025.

²The charges here consist of a Refund Processing Fee, and any fees for additional products and services purchased. See Section 3 of the Refund Processing Service Agreement for the cost of the service you have chosen.

Questions? Call 877-908-7228

Santa Barbara Tax Products Group, LLC, a division of Green Dot Corporation, a Delaware corporation, and Green Dot Bank Refund Processing Service Agreement ("Agreement")

Name: Mussie H Fitsum
 Social Security No.: 220-79-2681

This Agreement contains important terms, conditions and disclosures about the processing of your refund(s) (the "Refund Processing Service" or "RPS") by Santa Barbara Tax Products Group, LLC, a division of Green Dot Corporation, a Delaware corporation, ("Processor"), a third party processor using banking services of Green Dot Bank ("Bank"). Read this Agreement carefully before accepting its terms and conditions, and print a copy and/or retain this information electronically for future reference. As used in this Agreement, the words "you" and "your" refer to the applicant or both the applicant and joint applicant if the 2024 federal and/or state income tax return(s) is a joint return (individually and collectively, "Applicant"). The words "we," "us" and "our" refer to Bank and Processor.

1. NOTICE: No Requirement To Use the Refund Processing Service In Order To File Electronically.

YOU UNDERSTAND THAT A REFUND PROCESSING FEE OF \$40.00 ("REFUND PROCESSING FEE") IS CHARGED BY PROCESSOR TO ESTABLISH A TEMPORARY ACCOUNT TO RECEIVE YOUR FEDERAL AND/OR STATE TAX REFUND(S), TO PROCESS IT, TO DEDUCT YOUR TURBOTAX FEES, AND OTHER AUTHORIZED FEES FROM THAT ACCOUNT, AND TO FORWARD FUNDS TO YOU, VIA THE DISBURSEMENT METHOD AS STATED BELOW. THE REFUND PROCESSING FEE IS NOT A LOAN; IT IS LEGALLY DUE TO PROCESSOR WHETHER OR NOT THE FEDERAL OR STATE TAX REFUND(S) OCCURS; HOWEVER, PROCESSOR WILL NOT PURSUE COLLECTION OF THE REFUND PROCESSING FEE IF YOUR FEDERAL OR STATE TAX REFUND(S) DO NOT OCCUR. THIS FEE IS COLLECTED ONLY AT THE TIME THE REFUND(S) OCCURS. YOU CAN AVOID THIS FEE AND NOT USE THE REFUND PROCESSING SERVICE BY INSTEAD PAYING THE APPLICABLE TURBOTAX FEES TO INTUIT INC. BY CREDIT OR DEBIT CARD AT THE TIME YOU FILE YOUR 2024 FEDERAL AND/OR STATE INCOME TAX RETURN(S) AND ELECTING TO HAVE YOUR REFUND(S) DIRECTLY DEPOSITED IN YOUR OWN BANK ACCOUNT OR MAILED TO YOU. IF YOU DO USE THE REFUND PROCESSING SERVICE, YOU CAN EXPECT TO RECEIVE THE PROCEEDS FROM YOUR FEDERAL TAX REFUND(S) WITHIN 21 DAYS FROM WHEN THE INTERNAL REVENUE SERVICE ("IRS") ACCEPTS YOUR RETURN(S) UNLESS THERE ARE PROCESSING DELAYS (OR UNLESS YOUR RETURN(S) CONTAINS EARNED INCOME TAX CREDIT OR ADDITIONAL CHILD TAX CREDIT, IN WHICH CASE THE IRS WILL ISSUE YOUR REFUND(S) NO EARLIER THAN FEBRUARY 15, 2025). PLEASE CONSULT YOUR APPLICABLE STATE TAXING AUTHORITY'S WEBSITE FOR DETAILS ON WHEN YOU CAN EXPECT TO RECEIVE YOUR STATE TAX REFUND(S). THE REFUND PROCESSING SERVICE WILL NEITHER SPEED UP NOR DELAY YOUR FEDERAL TAX REFUND(S). THE COST OF PREPARING YOUR TAX RETURN(S) WILL NOT INCREASE OR DECREASE IF YOU PURCHASE THE REFUND PROCESSING SERVICE.

2. Authorization to Release Personal Information. You authorize the IRS and/or applicable state taxing authority to disclose any information to Bank and Processor related to the funding of your 2024 federal and state tax refund(s). You also authorize Intuit Inc., as the transmitter of your electronically filed tax return(s), Bank and Processor to disclose to each other certain information about you and your tax return(s) for the purpose of providing the services contemplated under this Agreement and the other services offered by Intuit Inc. and its subsidiaries. You also represent that any authorizations you have made in this Section 2 have also been obtained from and are made with respect to your spouse, if this is a jointly filed return. Please see the Privacy Policy at the end of this Agreement describing how Bank may use or share your personal information.

3. Summary of Terms

Expected Refund(s)	\$	899.00
Less Processor Refund Processing Fee	\$	40.00
Less TurboTax Fees	\$	143.00
Less Fees for Additional Products and Services Purchased	\$	
Expected Proceeds*	\$	716.00

* These amounts are itemized. This is only an estimate. The amount will be reduced by any applicable sales taxes, and if applicable, a Return Item Fee and an Account Research and Processing Fee paid to Processor as set forth in Sections 4, 6 and 7 below. The above deductions will be subtracted from your federal or state refund(s), where applicable, whichever is received first. Additionally, in the event one refund is insufficient to fully pay all such amounts due, deductions for the remaining amount due will be wholly or partially supplemented by, and subtracted from, the other refund (if you receive both state and federal refund(s)).

4. Temporary Deposit Account Authorization. You hereby authorize Bank to establish a temporary deposit account ("Deposit Account") for the purpose of receiving your tax year 2024 federal and/or state tax refund(s) from the IRS or applicable state taxing authority. Bank or Processor must receive an acknowledgement from the IRS or applicable state taxing authority that your return(s) has been electronically filed and accepted for processing before the Deposit Account can be opened. You authorize Processor or Bank to deduct from your Deposit Account the following amounts: (i) the Refund Processing Fee; (ii) the fees and charges related to the preparation, processing and transmission of your tax return(s) ("TurboTax Fees"); and (iii) fees for Additional Products and Services Purchased, plus applicable taxes. You also authorize Processor to deduct thirty dollars (**\$30.00**) as a returned item processing fee (the "Return Item Fee") from your Deposit Account for the additional processing required in the event that your deposit is returned or cannot be delivered as directed in Section 7 below. A fee of **\$30.00** (the "Account Research and Processing Fee") may be charged if we are required to provide additional processing to return the funds to the IRS or applicable state taxing authority due to (a) your bank not accepting your direct deposit of your refund or (b) your tax return being in dispute or being deemed by Processor, in its reasonable determination, to be fraudulent or suspicious. These fees will be deducted from the Deposit Account and will be retained by Processor. You authorize Processor to disburse the balance of the Deposit Account to you after making all authorized deductions or payments. If after the Deposit Account receives your federal and/or state refund(s), the Deposit Account does not have sufficient funds to pay the TurboTax Fees and the fees for Additional Products and Services Purchased, and any other fees owed as described in Section 3, (other than the Refund Processing Fee), and any sales tax (collectively, "Fees"), or if your refund proceeds are delayed (a) you authorize Processor to automatically deduct such Fees (or any portion thereof) via ACH, electronic check, or wire transfer directly from the account into which you authorized Processor to deposit your expected tax refund proceeds (the "Authorized Destination Account") as described in Section 7, and (b) if you made alternative arrangements with TurboTax for payment of such Fees, those arrangements will be attempted prior to any automatic deduction. You also authorize any amounts outstanding pursuant to this paragraph to be deducted from refunds you may receive up to 30 months after the date of this Agreement and processed through Processor. Additionally, if the Fees are not fully repaid from the Deposit Account for any other reason not specified above, (a) you authorize Processor to automatically deduct such Fees (or any portion thereof) or attempt to deduct such Fees for up to 4 months after your tax return was accepted via ACH, electronic check, or wire transfer directly from the Authorized Destination Account as described in Section 7, and (b) if you made alternative arrangements with TurboTax for payment of such Fees, those arrangements will be attempted prior to any automatic deduction. To make alternative payment arrangements or revoke your consent to automatic deduction, you must contact Intuit Inc. according to the instructions on the notices e-mailed to you by Intuit Inc. regarding outstanding amounts owed under this Agreement.

5. Acknowledgements. (a) You understand that: (i) neither Bank nor Processor can guarantee the amount of your tax year 2024 federal and/or state tax refund(s) or the date it will be issued, and (ii) neither Bank nor Processor is affiliated with the transmitter of the tax return(s) (Intuit Inc.) and neither warrants the accuracy of the software used to prepare the tax return(s). (b) You agree that Intuit Inc. is not acting as your agent and is not under any fiduciary duty with respect to the processing of your refund(s) by Bank and Processor. (c) Your refund(s) may be held or returned to the IRS or applicable state taxing authority if it is suspected of fraud or identity theft.

6. Truth in Savings Disclosure. The Deposit Account is being opened for the purpose of receiving your (or both spouses if this is a jointly filed return) tax year 2024 federal and/or state tax refund(s). Processor will deduct from the Deposit Account the amounts set forth in Section 3, including the \$40.00 Refund Processing Fee for opening and maintaining the Deposit Account and processing your tax refund(s). No other deposits may be made to the Deposit Account. No withdrawals will be allowed from the Deposit Account except to collect the amounts stated in this Section, Section 3, Section 4, and Section 7. No interest is payable on the deposit; thus, the annual percentage yield and interest rate are 0%. The Deposit Account will be closed after all authorized deductions have been made and any remaining balance has been disbursed to you. As stated in Section 4, we will also charge a Return Item Fee of **\$30.00** if the refund(s) cannot be delivered as directed in Section 7 of this Agreement. As stated in Section 4, a **\$30.00** Account Research and Processing Fee may be charged if we are required to provide additional processing to return the funds to the IRS or applicable state taxing authority due to (a) your bank not accepting your direct deposit of your refund or (b) your tax return being in dispute or being deemed by Processor, in its reasonable determination, to be fraudulent or suspicious. These fees will be deducted from the Deposit Account (as specified in Section 4) and will be retained by Processor. Questions or concerns about the Deposit Account should be directed to Santa Barbara Tax Products Group, LLC, PO Box 817, West Chester, OH 45071 or via the Internet at <http://sbtpg.com>.

7. Disbursement Method: You agree that the disbursement method selected below will be used by Processor to disburse funds to you.

By using the Direct Deposit method of disbursement, the balance of your Deposit Account will be disbursed to you electronically by ACH direct deposit to your Authorized Destination Account designated below. If a joint return is filed, the bank account may be a joint account or the individual account of either spouse.

DIRECT DEPOSIT ACCOUNT TYPE:

- | | |
|-------------------------------------|----------|
| <input checked="" type="checkbox"/> | Checking |
| <input type="checkbox"/> | Savings |

RTN # 031176110

Account # 36034589358

Note: To ensure that there are no delays in receiving your refund(s), please contact your financial institution to confirm that you are using the correct RTN (routing) and account number. If you or your representative enter your account information incorrectly and your deposit is returned to Bank, the Deposit Account balance minus a **\$30.00** Return Item Fee will be disbursed to you via a cashier's check mailed to your physical address of record. Bank, Processor and Intuit Inc. are **not** responsible for the misapplication of a direct deposit that results from error, negligence or malfeasance on the part of you or your representative. In cases where Bank has received your federal and/or state tax refund(s) but is unable to deliver the funds directly to you, funds may be held at Bank until claimed, or returned to the IRS or applicable state taxing authority. An Account Research and Processing Fee of **\$30.00** may be charged if we are required to provide additional processing to return the funds to the IRS or applicable state taxing authority due to (a) your bank not accepting your direct deposit of your refund or (b) your tax return being in dispute or being deemed by Processor, in its reasonable determination, to be fraudulent or suspicious. Return Item and Account Research and Processing Fees will not exceed **\$90.00** in the aggregate if there is also a state return, and **\$60.00** in the aggregate if there is not a state return and will be deducted from the Deposit Account for federal and state refunds that continue to be undeliverable and unclaimed and must be returned to the IRS or applicable state taxing authority. These fees will be retained by Processor. Due to the risk of fraudulent diversion of tax refunds, we will not process any address or account changes for purposes of disbursing your tax refund(s). If we become aware that your address or checking or savings account has changed after you sign this Agreement but before your federal and/or state tax refund(s) is received by us, upon receipt of your federal or state tax refund(s) from the IRS or applicable state agency, we will return your tax refund(s) to the applicable agency after deducting our Refund Processing Fee, TurboTax Fees and other applicable fees. We will do our best to escalate the return of your federal or state tax refund(s) to the applicable agency and you will need to work with the applicable agency directly for disbursement. If your paper check is returned to us or has not been cashed within 180 days of issuance, we will return your remaining federal refund to the IRS and any remaining state refund will be sent to the applicable state in accordance with that state's escheatment laws.

8. FEDERAL ELECTRONIC FUND TRANSFER ACT DISCLOSURES: In case of errors or questions about electronic transfers to or from the Deposit Account, write to Santa Barbara Tax Products Group, LLC, PO Box 817, West Chester, OH 45071 or telephone (877) 908-7228 and provide your name, a description or explanation of the error, and the dollar amount of the suspected error. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 business days to investigate your complaint or question. If we decide to do this, we will credit your Deposit Account within 10 business days for the amount you think is in error, although in most circumstances you won't have use of the money until we complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Deposit Account. For errors involving transfers of funds to or from the Deposit Account within 30 business days after the first deposit to the Deposit Account was made, (i) we may take up to 90 business days to investigate your complaint or question, and (ii) we may take up to 20 business days to credit your Deposit Account for the amount you think is in error. We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Business Days: Our business days are Monday through Friday, excluding federal holidays. Saturday, Sunday, and federal holidays are not considered business days, even if we are open.

Confidentiality: We will disclose information to third parties about your account or the transfers you make:

- To complete transfers as necessary;
- To verify the existence and condition of your account upon the request of a third party, such as a credit bureau or merchant;
- To comply with government agency or court orders;
- If you give us your written permission; or
- As explained in the Privacy Policy following this Agreement.

Our Liability: If we do not complete a transfer to your account on time or in the correct amount according to this Agreement, we may be liable for your losses or damages. In addition to all other limitations of liability set forth in this Agreement, we will not be liable to you if, among other things:

- Circumstances beyond our control (such as fire, flood, water damage, power failure, strike, labor dispute, pandemic, computer breakdown, telephone line disruption, or a natural disaster) prevent the transfer, despite reasonable precautions that have been taken.
- The funds in your account are subject to legal process or other claim restricting such transfer.
- You, your representative or a third party provide us with inaccurate or untimely information.

9. Compensation. In addition to any fees paid directly by you to Intuit Inc., Processor will pay compensation to Intuit Inc. in consideration of Intuit Inc.'s provision of various programming, testing, data processing, transmission, systems maintenance, status reporting and other software, technical and communications services. The Refund Processing Fee will be retained by Processor for its Refund Processing Service. Processor shall pay Bank for its banking services.

10. Governing Law. The enforcement and interpretation of this Agreement and the transactions contemplated herein shall be governed by the laws of the United States, including the Electronic Signatures in Global and National Commerce Act, and, to the extent state law applies, the substantive laws of Delaware.

11. Arbitration Provision. You acknowledge that the services set forth in this Agreement are being made available and priced by Processor on the basis of your acceptance of the following arbitration provision ("Arbitration Provision"). By entering into this Agreement, you acknowledge that you are giving up the right to litigate Claims (as defined below) if you, Bank or Processor elects arbitration of the Claims pursuant to this provision, except as otherwise expressly provided herein, and you hereby knowingly and voluntarily waive the right to trial of all Claims subject to this Agreement. You further acknowledge that you have read this Arbitration Provision carefully, agree to its terms, and are entering into this Agreement voluntarily and not in reliance on any promises or representations whatsoever except those contained in this Agreement.

ARBITRATION NOTICE

THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION. PLEASE READ THIS PROVISION CAREFULLY, AS IT AFFECTS YOUR LEGAL RIGHTS.

11.1. Arbitration of Claims: Except as expressly provided herein, any claim, dispute or controversy (whether based upon contract; tort, intentional or otherwise; constitution; statute; common law; or equity and whether pre-existing, present or future), including initial claims, counter-claims, cross-claims and third-party claims, arising from or relating directly or indirectly to this Agreement, including the validity, enforceability, interpretation, scope, or application of the Agreement and this Arbitration Provision (except for the prohibition on class or other non-individual claims, which shall be for a court to decide) ("Claim") shall be decided, upon the election of you, Bank or Processor (or our agents, employees, successors, representatives, affiliated companies, or assigns), by binding arbitration before the American Arbitration Association ("AAA"). Arbitration replaces the right to litigate a claim in court or to have a jury trial. The AAA's phone number is 800-778-7879 and website is <http://www.adr.org>. You may obtain copies of the current rules, forms, and instructions for initiating an arbitration using the above information.

11.2. Other Claims Subject to Arbitration: In addition to Claims brought by you, Claims made by anyone connected with you or anyone making a Claim through you (including a taxpayer filing jointly, employee, agent, representative, affiliated company, predecessor or successor, heir, assignee, or trustee in bankruptcy) against us shall be subject to arbitration as described herein.

11.3. Exceptions: We agree not to invoke our right to arbitrate any individual Claim you bring in small claims court or an equivalent court so long as the Claim is pending only in that court. This Arbitration

Provision also does not limit or constrain our right to interplead funds in the event of claims to the Account by several parties.

11.4. Individual Claims Only: Claims may be submitted to arbitration on an individual basis only. Claims subject to this Arbitration Provision may not be joined or consolidated in arbitration with any Claim of any other person or be arbitrated on a class basis, in a representative capacity on behalf of the general public or on behalf of any other person, unless otherwise agreed to by the parties in writing. However, taxpayers filing jointly and party to this Agreement are considered as one person; Processor and its officers, directors, employees, agents, and affiliates are considered as one person; and Bank and its officers, directors, employees, agents, and affiliates are considered as one person.

11.5. Arbitration Fees: If you initiate arbitration, we will advance any arbitration fees, including any required deposit. If we initiate or elect arbitration, we will pay the entire amount of the arbitration fees, including any required deposit. We will also be responsible for payment and/or reimbursement of any arbitration fees to the extent that such fees exceed the amount of the filing fees you would have incurred if your Claim had been brought in the state or federal court nearest your residence with jurisdiction over the Claims.

11.6. Procedure: A single arbitrator will resolve the Claims. The arbitrator will be a lawyer with at least ten years' experience or who is a former or retired judge. The arbitration shall follow the rules and procedures of the arbitration administrator in effect on the date the arbitration is filed, except when there is a conflict or inconsistency between the rules and procedures of the arbitration administrator and this Arbitration Provision, in which case this Arbitration Provision shall govern. Any in-person arbitration hearing for a Claim shall take place within the federal judicial district in which you live or at such other reasonably convenient location as agreed by the parties. The arbitrator shall apply applicable substantive law consistent with the Federal Arbitration Act, 9 U.S.C. § 1 et seq. (the "FAA") and shall honor all claims of privilege and confidentiality recognized at law. All statutes of limitations that would otherwise be applicable shall apply to any arbitration proceeding. The arbitrator shall be empowered to grant whatever relief would be available in court under law or in equity. Any appropriate court may enter judgment upon the arbitrator's award. This Arbitration Provision is made pursuant to a transaction involving interstate commerce, and shall be governed by the FAA.

12. Taxpayer Identity Validation Disclosure. To help Bank, Processor and the government identify and fight tax refund fraud, as well as fight the funding of terrorism and money laundering activities, Bank and Processor obtain, verify, and record information that identifies each Refund Processing Service taxpayer. What this means for you: When you apply to use the Refund Processing Service for the purpose of receiving your federal and/or state tax refund(s), we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents if we need to perform additional due diligence on your account.

YOUR AGREEMENT

Bank and Processor agree to all of the terms of this Agreement. By selecting the "I Agree" button in TurboTax: (i) you authorize Bank to receive your 2024 federal and/or state tax refund(s) from the IRS and applicable state taxing authority and Processor to make the deductions from your refund(s) described in the Agreement, (ii) you agree to receive all communications electronically in accordance with the "Communications" section of the Tax Year 2024 TurboTax[®] User Agreement, (iii) you consent to the release of your 2024 federal and/or state tax refund(s) deposit information and application information as stated in Section 2 of this Agreement; (iv) In the event your refund(s) is/are insufficient to fully pay all such amounts due under this Agreement, you consent to the automatic debiting of your Authorized Destination Account as stated in Section 4, as applicable, and the Arbitration Provision in Section 11; and (v) you acknowledge that you have reviewed, and agree to be bound by, the Agreement's terms and conditions. If this is a joint return, selecting "I Agree" indicates that both spouses agree to be bound by the terms and conditions of the Agreement.

Rev. 11/2021

FACTS **WHAT DOES GREEN DOT BANK DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ● Social Security number and account balances ● account transactions and checking account information ● transaction history and payment history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Green Dot Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Green Dot Bank share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes – to offer our products and services to you.	Yes	No
For joint marketing with other financial companies.	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences.	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness.	No	We don't share
For our affiliates to market to you.	No	We don't share
For nonaffiliates to market to you.	No	We don't share
Questions?	Call Toll Free: 800-901-6663	

Page 2

What we do	
How does Green Dot Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Green Dot Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ● open an account or make deposits or withdrawals from your account ● tell us where to send the money or provide account information ● give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ● sharing for affiliates' everyday business purposes - information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ● <i>Our affiliates include companies with a common corporate identity of Green Dot (such as our parent bank holding company Green Dot Corporation) and tax processing services companies, such as Santa Barbara Tax Products Group, LLC.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ● <i>Green Dot Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ● <i>The only joint marketing partners we share with are Intuit Inc. and its affiliates and subsidiaries.</i>

Electronic Filing Instructions for your 2024 Maryland Tax Return

Important: Your taxes are not finished until all required steps are completed.



Mussie H Fitsum
11238 Watermill Ln
Silver Spring, MD 20902

Balance Due/ Refund	Your Maryland state tax return (Form 502) shows a refund due to you in the amount of \$336.00. Your tax refund will be direct deposited into your account. The account information you entered - Account Number: 36034589358 Routing Transit Number: 031176110.
Where's My Refund?	Before you call the Maryland Revenue Administration Division with questions about your refund, give them 21 days processing time from the date your return is accepted. If then you have not received your refund, or the amount is not what you expected, contact the Maryland Revenue Administration Division directly at 1-410-260-7701. From outside of Maryland use 1-800-218-8160.
No Signature Document Needed	No signature form is required since you signed your return electronically.
What You Need to Keep	Your Electronic Filing Instructions (this form) A copy of your state and federal returns
2024 Maryland Tax Return Summary	Taxable Income \$ 32,143.00 Total Tax \$ 2,502.00 Total Payments/Credits \$ 2,838.00 Amount to be Refunded \$ 336.00



245020013

2024

\$

OR FISCAL YEAR BEGINNING _____ 2024, ENDING _____

220792681

Your Social Security Number

Spouse's Social Security Number

Print Using Blue or Black Ink Only

MUSSIE

Your First Name

H

MI

FITSUM

Your Last Name

Spouse's First Name

MI

Does your name match the name on your social security card? If not, to ensure you get credit for your personal exemptions, contact SSA at 1-800-772-1213 or visit ssa.gov.

Spouse's Last Name

11238 WATERMILL LN

Current Mailing Address Line 1 (Street No. and Street Name or PO Box)

SILVER SPRING

City or Town

MD 20902

State ZIP Code + 4

Current Mailing Address Line 2 (Apt No., Suite No., Floor No.)

Foreign Country Name

Foreign Province/State/County

Foreign Postal Code

REQUIRED: Maryland Physical address of taxing area as of December 31, 2024 or last day of the taxable year for fiscal year taxpayers. See **Instruction 6. Part-year residents see Instruction 26.**

1600

4 Digit Political Subdivision Code (See Instruction 6)

MONTGOMERY

Maryland Political Subdivision (See Instruction 6)

11238 WATERMILL LN

Maryland Physical Address Line 1 (Street No. and Street Name) (No PO Box)

Maryland Physical Address Line 2 (Apt No., Suite No., Floor No.) (No PO Box)

SILVER SPRING

City

MD

State

20902

ZIP Code + 4

MONTGOMERY

Maryland County

**FILING
STATUS**

- Single (If you can be claimed on another person's tax return, use Filing Status 6.)
- Married filing joint return or spouse had no income
- Married filing separately, Spouse SSN ► _____
- Head of household
- Qualifying surviving spouse with dependent child
- Dependent taxpayer (Enter 0 in Exemption Box (A) - See Instruction 7.)

**CHECK ONE
BOX ►**

See Instruction 1 if you are required to file.

**PART-YEAR
RESIDENT**

See Instruction 26.

Dates of Maryland Residence (MM DD YYYY) FROM _____ TO _____

Other state of residence: _____

If you began or ended legal residence in Maryland in 2024 place a P in the box. ► **MILITARY:** If you or your spouse has **non-Maryland** military income, place an M in the box. ► Enter **Military Income** amount here: _____



245020113

Name MUSSIE H FITSUM

SSN 220792681

EXEMPTIONS

See Instruction 10.
Check appropriate box(es). **NOTE:** If you are claiming dependents, you **must attach the Dependents' Information Form 502B** to this form to receive the applicable exemption amount.

- A. Yourself Spouse Enter number checked **1** See Instruction 10 A. \$ **3200** 00
- B. ► 65 or over ► 65 or over
- Blind ► Blind Enter number checked X \$1,000 B. \$ **00**
- C. Enter number from line 3 of Dependent Form 502B See Instruction 10 C. \$ **00**
- D. Enter Total Exemptions (Add A, B and C.) ► 1 Total Amount D. \$ **3200** 00**

**MARYLAND
HEALTH CARE
COVERAGE**

See Instruction 3.

Check here ► If you do not have health care coverage DOB (mm/dd/yyyy) ► **03181998**Check here ► If your spouse does not have health care coverage DOB (mm/dd/yyyy) ►Check here ► I authorize the Comptroller of Maryland to share information from this tax return with Maryland Health Connection for the purpose of determining pre-eligibility for no-cost or low-cost health care coverage.

E-mail address ►

INCOME

See Instruction 11.

1. Adjusted gross income from your federal return ► 1. **38043** 00
- 1a. Wages, salaries and/or tips ► 1a. **29873** 00
- 1b. Earned income ► 1b. **00**
- 1c. Capital Gain or (loss) ► 1c. **00**
- 1d. Taxable Pensions, IRAs, Annuities (**Attach Form 502R.**) ► 1d. **00**
- 1e. Place a "Y" in this box if the amount of your investment income is more than \$11,600 ►**

**ADDITIONS
TO MARYLAND
INCOME**

See Instruction 12.

2. Tax-exempt interest on state and local obligations (bonds) other than Maryland ► 2. **00**
3. State retirement pickup ► 3. **00**
4. Lump sum distributions (from worksheet in Instruction 12.) ► 4. **00**
5. Other additions (Enter code letter(s) from Instruction 12.) ► 5. **00**
6. Total additions (Add lines 2 through 5. See instructions.) ► 6. **00**
7. Total federal adjusted gross income and Maryland additions (Add lines 1 and 6.) **38043** 00

**SUBTRACTIONS
FROM
MARYLAND
INCOME**

See Instruction 13.

8. Taxable refunds, credits or offsets of state and local income taxes included in line 1 ► 8. **00**
9. Child and dependent care expenses ► 9. **00**
- 10a. Pension exclusion from worksheet (13A) **Yourself** ► **Spouse** ► ► 10a. **00**
- 10b. Ranger pension exclusion from worksheet (13E) **Yourself** ► **Spouse** ► ► 10b. **00**
11. Taxable Social Security and RR benefits (Tier I, II and supplemental) included in line 1 ► 11. **00**
12. Income received during period of nonresidence (See Instruction 26.) ► 12. **00**
13. Subtractions from attached Form 502SU ► 13. **00**
14. Two-income subtraction from worksheet in Instruction 13 ► 14. **00**
15. Total subtractions (Add lines 8 through 14. See instructions.) ► 15. **00**
16. Maryland adjusted gross income (Subtract line 15 from line 7.) **38043** 00

**DEDUCTION
METHOD**

See Instruction 16.

All taxpayers must select one method and check the appropriate box. **STANDARD DEDUCTION METHOD** (Enter amount on line 17.)► **ITEMIZED DEDUCTION METHOD** (Complete lines 17a and 17b.)17a. Total federal itemized deductions (from line 17, federal Schedule A) ► 17a. **00**17b. State and local income taxes (See Instruction 14.) ► 17b. **00**

Subtract line 17b from line 17a and enter amount on line 17.

17. Deduction amount (Part-year residents see Instruction 26 (l and m)) ► 17. **2700** 0018. Net income (Subtract line 17 from line 16.) **18. 35343** 0019. Exemption amount from Exemptions area (See Instruction 10.) **19. 3200** 0020. Taxable net income (Subtract line 19 from line 18.) **20. 32143** 00



245020213

Name **MUSSIE H FITSUM**SSN **220792681****MARYLAND
TAX
COMPUTATION**

21. Maryland tax (from Tax Table or Computation Worksheet Schedules I or II) 21. **1473 00**
21a. Recaptured credit from Part DD, line 1 of Form 502CR. (Attach Form 502CR) 21a. **00**
22. Earned income credit (EIC) (See Instruction 18.) ► 22. **00**
- Check this box if you are claiming the Maryland Earned Income Credit, but do not qualify for the federal Earned Income Credit.
- Check this box if you are claiming the Maryland Earned Income Credit with a qualifying child.
23. Poverty level credit (See Instruction 18.) ► 23. **00**
24. Other income tax credits for individuals from Part AA, line 14 of Form 502CR (**Attach Form 502CR.**) 24. **00**
25. Business tax credits. **You must file this form electronically to claim business tax credits on Form 500CR.**
26. Total credits (Add lines 22 through 25.) 26. **00**
27. Maryland tax after credits (Add lines 21 and 21a, then subtract line 26.) If less than 0, enter 0.27. **1473 00**

**LOCAL TAX
COMPUTATION**

28. Local tax (See Instruction 19 for tax rates and worksheet.) **Multiply line 20 by your local tax rate .0 0320** or use the Local Tax Worksheet 28. **1029 00**
29. Local earned income credit (from Local Earned Income Credit Worksheet in Instruction 19.) 29. **00**
30. Local poverty level credit (from Local Poverty Level Credit Worksheet in Instruction 19.) 30. **00**
31. Local tax credit from Part BB, line 1 of Form 502CR (**Attach Form 502CR.**) 31. **00**
32. Total credits (Add lines 29 through 31.) 32. **00**
33. **Local tax** after credits (Subtract line 32 from line 28.) If less than 0, enter 0 33. **1029 00**
34. Total Maryland and local tax (Add lines 27 and 33.) 34. **2502 00**

CONTRIBUTIONS

See Instruction 20.

35. Contribution to Chesapeake Bay and Endangered Species Fund ► 35. **00**
36. Contribution to Developmental Disabilities Services and Support Fund ► 36. **00**
37. Contribution to Maryland Cancer Fund. ► 37. **00**
38. Contribution to Fair Campaign Financing Fund ► 38. **00**

39. **Total Maryland income tax, local income tax and contributions** (Add lines 34 through 38.) 39. **2502 00**

REFUND

40. Total Maryland and local tax withheld (**Enter total from your W-2 and 1099 forms and attach if MD tax is withheld.**) ► 40. **2838 .**
41. 2024 estimated tax payments, amount applied from 2023 return, payment made with an extension request, and **Form MW506NRS** ► 41. **.**
42. Refundable earned income credit (from worksheet in Instruction 21) ► 42. **.**
43. Refundable income tax credits from Part CC, line 10 of Form 502CR (Attach Form 502CR and/or Schedule K-1 (Forms 510/511), if applicable. See Instruction 21.) 43. **.**
44. Total payments and credits (Add lines 40 through 43.) 44. **2838 .**

AMOUNT DUE

45. Balance due (If line 39 is more than line 44, subtract line 44 from line 39. See Instruction 22.) ► 45. **.**
46. Overpayment (If line 39 is less than line 44, subtract line 39 from line 44.) ► 46. **336 .**
47. **Amount of overpayment TO BE APPLIED TO 2025 ESTIMATED TAX.** ► 47. **.**
48. Amount of overpayment **TO BE REFUNDED TO YOU** (Subtract line 47 from line 46.) See line 51 **REFUND** ► 48. **336 .**
49. Check here if you are attaching Form 502UP. Enter interest charges from line 18, _____ or for late filing _____ or homebuyer withdrawal penalty _____ ► 49. **.**
50. **TOTAL AMOUNT DUE** (Add lines 45 and 49.) ► 50. **.**
- IF \$1 OR MORE, PAY IN FULL WITH THIS RETURN. INCLUDE FORM PV.** ► 50. **.**



**MARYLAND
FORM
502**

RESIDENT INCOME TAX RETURN



2024
Page 4

Name MUSSIE H FITSUM SSN 220792681

SSN 220792681

DIRECT DEPOSIT OF REFUND (See Instruction 22.) Verify that all account information is correct and clearly legible. If you are requesting direct deposit of your refund, complete the following. To split your Direct Deposit, use Form 588.

- Check here if you authorize the State of Maryland to issue your refund by direct deposit.

 - Check here if this refund will go to an account outside of the United States.

51a. Type of account: ► Checking Savings **51b.** Routing Number (9-digits) ► 031176110

51c. Account Number ► 36034589358

► 2405432659 _____ ► _____
Daytime telephone no. Home telephone no. ► CODE NUMBERS (3 digits per line)

Check here if you authorize your preparer to discuss this return with us. Check here ► if you authorize your paid preparer not to file electronically. Check here ► if you agree to receive your 1099G Income Tax Refund statement electronically (See Instruction 24.)

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements and to the best of my knowledge and belief it is true, correct, and complete. If prepared by a person other than taxpayer, the declaration is based on all information of which the preparer has any knowledge.

Your signature Date

Date

Spouse's signature

Date

Printed name of the Preparer / or Firm's name

Street address of preparer or Firm's address

SELF-PREPARED

Signature of preparer other than taxpayer (**Required by Law**)

City, State, ZIP Code + 4

For returns filed without payments, mail your completed return to:

To make an online payment, scan the QR code below and follow instructions, or go to marylandtaxes.gov and click on Pay.

For returns filed with payments, attach your check or money order to Form PV. Make your check or money order payable to Comptroller of Maryland. If filing individually, you must include the taxpayer's Social Security number (SSN)/Individual Taxpayer Identification number (ITIN) on the check or money order. If filing jointly, you must include the Social Security number/ITIN of the primary taxpayer, tax year, and tax type on the check or money order. Failure to include this information will delay the processing of your payment. Do not staple Form PV or check/money order to Form 502. Place Form PV with attached check or money order on TOP of Form 502 and mail to:

**Comptroller of Maryland
Payment Processing
PO Box 8888
Annapolis, MD 21401-8888**