

IMPORTANT DISCLOSURES

If you are owed federal 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 disburse 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(s) 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 disburse 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, 2026. 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 (the “RPS”) for an additional fee of \$____ (the “Refund Processing Fee”), and have your federal and/or state tax refund(s) processed with IPI. The RPS allows your refund(s) to be deposited into an account created for you at a partner financial institution, such as Bank, and deducts your TurboTax fees and other amounts that you authorize from your federal and/or state refund(s). 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) into your account at Bank. IPI 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. IPI will disburse any remaining balance of your state or federal tax refund proceeds to you. 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 and do not desire to receive the RPS, you do not need to use the RPS in order to receive a direct disbursement 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 retaining more of your compensation throughout the year rather than waiting to receive withheld amounts potentially in tax refund(s) next year. Please consult your employer or tax advisors 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 disbursement 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 disbursement to your bank account.	Usually within 21 days 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 disbursement to your bank account.	Usually within 21 days Check website for applicable state taxing authority	\$_____ for RPS 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, 2026.

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