

SMARTER REFUNDS

FOR MORE LIVING



RefundTRANSFER¹ | Pay for tax preparation using your refund



Benefits

- + **PAY \$0 up front for professional tax preparation**
- + Easy and hassle-free
- + You don't even need a bank account
- + No more waiting or a check in the mail



Three ways to receive your money

Walmart Direct2Cash | Cashier's check | Direct deposit



How it works

If a refund is expected, you have the option to pay using your refund. The tax prep fee is automatically taken from your refund, and the rest is paid to you.



Refund Available

Within 21 days²
(even if you don't have a bank account)



Fee³

Fees are taken out of the refund amount for you

¹ Refund Transfers are deposit products using Civista Bank, Member FDIC, that enable certain deductions from the account to be processed. Refund Transfers are not loans. Tax refund and e-filing are required in order to receive Refund Transfer. Fees apply. Terms and conditions are subject to change without notice. Ask your preparer about other IRS e-file options, some of which are provided at no additional cost.

² According to the IRS website most refunds are disbursed in less than 21 days. It may be delayed even longer for other reasons. If this happens, you should contact them directly by calling the IRS Taxpayer Assistance Line (800-829-1040).

³ Regular Refund Transfer fee up to \$39.95.

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