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Information on Fast Refund Programs
Electronic Filing (e-file)
Refund Anticipation Loans (RAL)
Refund Anticipation Check (RAC)

Client _____ Date _____

Refund Anticipation Loan (RAL) – The RAL is a loan from the bank and this year will be based entirely on your “CREDIT REPORT”. The IRS is no longer involved in the RAL approval program, and may or may not repay the bank depending on whether you owe any government obligations, such as child support, back taxes, student loans, etc. If the IRS does not repay your loan, you will be obligated to repay the bank.

Refund Anticipation Check (RAC) – Your tax refund check should be ready to pickup **when** the IRS sends your tax refund to the bank. This is normally 8 to 15 days.

Electronic Filing – You normally could get your refund direct deposited into your specified checking, savings, or retirement account within 8 to 15 days, or you could have a check mailed directly to you in 15 to 22 days.

2010 IRS e-file 2011 Refund Cycles per IRS Publication 2043

Returns Accepted	Direct Deposit, RAC, 2 nd checks	Paper Checks Mail Date
January 14 - 20	January 28	February 04
January 20 - 27	February 04	February 11
January 27 - February 3	February 11	February 18
February 3 - February 10	February 18	February 25
February 10 - 17	February 25	March 04
February 17 - 24	March 4	March 11
February 24 - March 3	March 11	March 18
March 3 - March 10	March 18	March 25
March 10 - 17	March 25	April 01
March 17 - 24	April 01	April 08
March 24 - March 31	April 08	April 15
March 31 - April 07	April 15	April 22
April 07 - 14	April 22	April 29
April 14 - 21	April 29	May 6

**DATES ARE
NOT
GUARANTEED**

Date you Federal Refund <u>Should</u> be available:	RAL		RAC		ELECTRONIC FILING		BALANCE DUE by April 15
	1 st Check	2 nd Check	1 st Check	2 nd Check	Direct Deposit	Check Mailed	
Federal Anticipated Amount	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Indiana State Return _____	(no dates are available)		\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Other States Return _____	(no dates are available)		\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

Note to Clients who have authorized the bank (RAL/RAC) to pay our fees from their refunds!!!

We have absolutely no control over what IRS or the bank decides to do, so if the IRS does not accept your tax return, or reduces or denies your claim for refund, or the bank reduces or denies your request for a loan, the bank may not be able to deduct our fees from your anticipated refund and remit them to us. If this happens, all fees still due us must be paid by you directly to us.



DON'T SPEND ANY anticipated money until it's received.

Please initial your understanding _____