

For the year Jan. 1–Dec. 31, 2023, or other tax year beginning _____, 2023, ending _____, 2023. See separate instructions.

Your first name and middle initial: NELSON A; Last name: MELENDEZ; Your social security number: 583-37-5678

If joint return, spouse's first name and middle initial; Last name; Spouse's social security number

Home address (number and street): 994 SUN BURST RD; Apt. no.; City, town, or post office: Winter Haven; State: FL; ZIP code: 33880-; Foreign country name; Foreign province/state/county; Foreign postal code; Presidential Election Campaign checkboxes for You and Spouse.

Filing Status: [X] Single; [] Head of household (HOH); [] Married filing jointly; [] Married filing separately (MFS); [] Qualifying surviving spouse (QSS); If you checked the MFS box, enter the name of your spouse.

Digital Assets: At any time during 2023, 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? [] Yes [X] No

Standard Deduction: Someone can claim: [] You as a dependent [] Your spouse as a dependent [] Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness: You: [] Were born before January 2, 1959 [] Are blind; Spouse: [] Was born before January 2, 1959 [] Is blind

Table with 5 columns: (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 section table with rows 1a through 1z. Total amount from Form(s) W-2, box 1: 45,314. Add lines 1a through 1h: 45,314.

Table with columns for Attach Sch. B if required (2a-6a), Taxable interest, Ordinary dividends, Taxable amount, and Social security benefits. Total taxable income: 31,530.

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	3,563
	17	Amount from Schedule 2, line 3	17	
	18	Add lines 16 and 17	18	3,563
	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	3,563
	23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	7
24	Add lines 22 and 23. This is your total tax	24	3,570	

Payments	25	Federal income tax withheld from:		
	a	Form(s) W-2	25a	3,266
	b	Form(s) 1099	25b	
	c	Other forms (see instructions)	25c	
	d	Add lines 25a through 25c	25d	3,266
	26	2023 estimated tax payments and amount applied from 2022 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	3,266	

Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid	34	
	35a	Amount of line 34 you want refunded to you . If Form 8888 is attached, check here <input type="checkbox"/>	35a	
	b	Routing number Bank Product c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings		
	d	Account number applied for		
	36	Amount of line 34 you want applied to your 2024 estimated tax	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	304
	38	Estimated tax penalty (see instructions)	38	

Third Party Designee Do you want to allow another person to discuss this return with the IRS? Yes. Complete below. No

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.

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		MANAGER	
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Phone no. 561-305-4357 Email address TILYMELENDEZ575@GMAIL.COM

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if: <input type="checkbox"/> Self-employed
Isabel Calderon	Isabel Calderon		P03175593	
Firm's name	Firm's address		Phone no.	Firm's EIN
AJ Affordable Services	1627 E Vine Street Ste 207 Kissimmee FL 34744		407-749-6771	46-4644513

▼ Detach Here and Mail With Your Payment and Return ▼

Department of the Treasury
Internal Revenue Service

2023

Form 1040-V Payment Voucher

- Use this voucher when making a payment with Form 1040
- Do not staple this voucher or your payment to Form 1040
- Make your check or money order payable to the "United States Treasury"
- Write your Social Security Number (SSN) on your check or money order

Amount you are paying
by check or money order ►

Dollars

304

1045

NELSON A MELENDEZ
994 SUN BURST RD
Winter Haven FL 33880-

Internal Revenue Service
PO BOX 1214
Charlotte NC 28201-1214

583375678 IU MELE 30 0 202312 610

**SCHEDULE 2
(Form 1040)**

Department of the Treasury
Internal Revenue Service

Additional Taxes

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

2023

Attachment
Sequence No. **02**

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

NELSON A MELENDEZ

Your social security number

583-37-5678

Part I Tax

1	Alternative minimum tax. Attach Form 6251	1	
2	Excess advance premium tax credit repayment. Attach Form 8962	2	
3	Add lines 1 and 2. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 17	3	

Part II Other Taxes

4	Self-employment tax. Attach Schedule SE	4	
5	Social security and Medicare tax on unreported tip income. Attach Form 4137	5	
6	Uncollected social security and Medicare tax on wages. Attach Form 8919	6	
7	Total additional social security and Medicare tax. Add lines 5 and 6	7	
8	Additional tax on IRAs or other tax-favored accounts. Attach Form 5329 if required. If not required, check here <input checked="" type="checkbox"/>	8	7
9	Household employment taxes. Attach Schedule H	9	
10	Repayment of first-time homebuyer credit. Attach Form 5405 if required	10	
11	Additional Medicare Tax. Attach Form 8959	11	
12	Net investment income tax. Attach Form 8960	12	
13	Uncollected social security and Medicare or RRTA tax on tips or group-term life insurance from Form W-2, box 12	13	
14	Interest on tax due on installment income from the sale of certain residential lots and timeshares	14	
15	Interest on the deferred tax on gain from certain installment sales with a sales price over \$150,000	15	
16	Recapture of low-income housing credit. Attach Form 8611	16	

(continued on page 2)

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

Schedule 2 (Form 1040) 2023

BCA

Part II Other Taxes (continued)

17 Other additional taxes:

a Recapture of other credits. List type, form number, and amount:

17a

b Recapture of federal mortgage subsidy, if you sold your home see instructions

17b

c Additional tax on HSA distributions. Attach Form 8889

17c

d Additional tax on an HSA because you didn't remain an eligible individual. Attach Form 8889

17d

e Additional tax on Archer MSA distributions. Attach Form 8853

17e

f Additional tax on Medicare Advantage MSA distributions. Attach Form 8853

17f

g Recapture of a charitable contribution deduction related to a fractional interest in tangible personal property

17g

h Income you received from a nonqualified deferred compensation plan that fails to meet the requirements of section 409A

17h

i Compensation you received from a nonqualified deferred compensation plan described in section 457A

17i

j Section 72(m)(5) excess benefits tax

17j

k Golden parachute payments

17k

l Tax on accumulation distribution of trusts

17l

m Excise tax on insider stock compensation from an expatriated corporation

17m

n Look-back interest under section 167(g) or 460(b) from Form 8697 or 8866

17n

o Tax on non-effectively connected income for any part of the year you were a nonresident alien from Form 1040-NR

17o

p Any interest from Form 8621, line 16f, relating to distributions from, and dispositions of, stock of a section 1291 fund

17p

q Any interest from Form 8621, line 24

17q

z Any other taxes. List type and amount: _____

17z

18 Total additional taxes. Add lines 17a through 17z **18**

19 Reserved for future use **19**

20 Section 965 net tax liability installment from Form 965-A **20**

21 Add lines 4, 7 through 16, and 18. These are your **total other taxes**. Enter here and on Form 1040 or 1040-SR, line 23, or Form 1040-NR, line 23b **21**

Consent to Use Information For Bank Product Determination

Federal Disclosure:

Federal law requires this consent form be provided to you. Unless authorized by law, we cannot use your tax return information for purposes other than the preparation and filing of your tax return without your consent.

You are not required to complete this form to engage our tax return preparation services. If we obtain your signature on this form by conditioning our tax return preparation services on your consent, your consent will not be valid. Your consent is valid for the amount of time that you specify. If you do not specify the duration of your consent, your consent is valid for one year from the date of signature.

Defined Terms:

"Tax Preparer": AJ Affordable Services

Address:

1627 E Vine Street Ste 207 Kissimmee FL 34744

"Taxpayer #1": NELSON A MELENDEZ

"Taxpayer #2":

Address:

994 SUN BURST RD Winter Haven FL 33880-

"Taxpayer": Refers to both Taxpayer #1 and Taxpayer #2

"Software Developer": CCH Small Firm Services, 225 Chastain Meadows Court, Kennesaw, GA 30144

"Personal Information" Financial information from Taxpayer's 2023 tax return

"PIN": Personal identification number

"Use": Tax Preparer will use the Personal Information by initiating an electronic analysis and calculation of the Personal Information via Software Developer's tax preparation software

"Purpose": The purpose of the Use is to determine which bank product(s) (for example, Federal and/or State Refund products disbursed via check, direct deposit or card) may be available to Taxpayer

CONSENT GRANTED

I/we, the Taxpayer, have read the above information and by typing in my/our taxpayer PIN(s) hereby consent to Tax Preparer's Use of the Personal Information for the Purpose stated above.

Taxpayer #1 PIN:	33880	PIN Entered Date:	02/17/2024
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Taxpayer #2 PIN:		PIN Entered Date:	
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Duration of Consent: 1 year

CONSENT DENIED

I/we, the Taxpayer, have read the above information, and by typing in my/our taxpayer PIN(s) hereby **DENY** consent to the Use of the Personal Information for the Purpose stated above.

Taxpayer #1 PIN:		PIN Entered Date:	
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Taxpayer #2 PIN:		PIN Entered Date:	
-------------------------	--	--------------------------	--

If you believe your tax return information has been disclosed or used improperly in a manner unauthorized by law or without your permission, you may contact the Treasury Inspector General for Tax Administration (TIGTA) by telephone at 1-800-366-4484, or by email at complaints@tigta.treas.gov.

* In accordance with Federal Law and Internal Revenue Code Section 7216, the term 'Tax Preparer' shall mean the ERO of this electronically filed return even though it may have been prepared by someone other than the ERO.

Consent to Disclose Information For Bank Product Application

Federal Disclosure:

Federal law requires this consent form be provided to you. Unless authorized by law, we cannot disclose your tax return information to third parties for purposes other than the preparation and filing of your tax return without your consent. If you consent to the disclosure of your tax return information, Federal law may not protect your tax return information from further use or distribution.

You are not required to complete this form to engage our tax return preparation services. If we obtain your signature on this form by conditioning our tax return preparation services on your consent, your consent will not be valid. If you agree to the disclosure of your tax return information, your consent is valid for the amount of time that you specify. If you do not specify the duration of your consent, your consent is valid for one year from the date of signature.

Defined Terms:

"Tax Preparer": AJ Affordable Services

Address:

1627 E Vine Street Ste 207 Kissimmee FL 34744

"Taxpayer #1": NELSON A MELENDEZ

"Taxpayer #2":

Address:

994 SUN BURST RD Winter Haven FL 33880-

"Taxpayer": Refers to both Taxpayer #1 and Taxpayer #2

"Bank": Republic Bank and Trust Company

"Software Developer": CCH Small Firm Services, 225 Chastain Meadows Court, Kennesaw, GA 30144

"Personal Information" Taxpayer's 2023 tax return and all information contained therein

"PIN": Personal identification number

"Disclosure 1": Tax Preparer will disclose the Personal Information to Software Developer through Software Developer's tax preparation software.

"Disclosure 2": The Software Developer will disclose the Personal Information to Bank.

"Disclosures": Refers to both Disclosure 1 and Disclosure 2

"Purpose": The purpose of the Disclosures is for Software Developer to transmit Taxpayer's bank product application to Bank for consideration and potentially to provide Taxpayer with a bank product (for example, Federal and/or State Refund products disbursed via check, direct deposit or card).

CONSENT GRANTED

I/we hereby consent to Disclosure 1 for the Purpose stated above.

I/we hereby consent to Disclosure 2 for the Purpose stated above.

I/we, the Taxpayer, have read the above information. By typing in my/our taxpayer PIN(s) and checking the boxes above, I/we hereby consent to the Disclosures for the Purpose stated above.

Taxpayer #1 PIN:	33880	PIN Entered Date:	02/17/2024
Taxpayer #2 PIN:		PIN Entered Date:	

Duration of Consent: 3 years

LIMITATION ON DISCLOSURE

I/we do not wish to limit the scope of the Disclosure of the Personal Information unless I/we mark the box and list the limitations below.

Tax Return Disclosure Limitation: _____

CONSENT DENIED

I/we, the Taxpayer, have read the above information, and by typing in my/our taxpayer PIN(s) hereby **DENY** consent to the Disclosure of the Personal Information for the Purpose stated above.

Taxpayer #1 PIN:		PIN Entered Date:	
Taxpayer #2 PIN:		PIN Entered Date:	

If you believe your tax return information has been disclosed or used improperly in a manner unauthorized by law or without your permission, you may contact the Treasury Inspector General for Tax Administration (TIGTA) by telephone at 1-800-366-4484, or by email at complaints@tigta.treas.gov.

* In accordance with Federal Law and Internal Revenue Code Section 7216, the term 'Tax Preparer' shall mean the ERO of this electronically filed return even though it may have been prepared by someone other than the ERO.

IRS e-file Signature Authorization

▶ **ERO must obtain and retain completed Form 8879.**
▶ **Go to www.irs.gov/Form8879 for the latest information.**

Submission Identification Number (SID) ▶

Taxpayer's name NELSON A MELENDEZ	Social security number 583-37-5678
Spouse's name	Spouse's social security number

Part I Tax Return Information — Tax Year Ending December 31, 2023 (Enter year you are authorizing.)

Enter whole dollars only on lines 1 through 5.

Note: Form 1040-SS filers use line 4 only. Leave lines 1, 2, 3, and 5 blank.

1 Adjusted gross income	1	45,380
2 Total tax	2	3,570
3 Federal income tax withheld from Form(s) W-2 and Form(s) 1099	3	3,266
4 Amount you want refunded to you	4	
5 Amount you owe	5	304


Part II Taxpayer Declaration and Signature Authorization (Be sure you get and keep a copy of your return)

Under penalties of perjury, I declare that I have examined a copy of the income tax return (original or amended) I am now authorizing, and to the best of my knowledge and belief, it is true, correct, and complete. I further declare that the amounts in Part I above are the amounts from the income tax return (original or amended) I am now authorizing. I consent to allow my intermediate service provider, transmitter, or electronic return originator (ERO) to send my return to the IRS and to receive from the IRS (a) an acknowledgement of receipt or reason for rejection of the transmission, (b) the reason for any delay in processing the return or refund, and (c) the date of any refund. If applicable, I authorize the U.S. Treasury and its designated Financial Agent to initiate an ACH electronic funds withdrawal (direct debit) entry to the financial institution account indicated in the tax preparation software for payment of my federal taxes owed on this return and/or a payment of estimated tax, and the financial institution to debit the entry to this account. This authorization is to remain in full force and effect until I notify the U.S. Treasury Financial Agent to terminate the authorization. To revoke (cancel) a payment, I must contact the U.S. Treasury Financial Agent at **1-888-353-4537**. Payment cancellation requests must be received no later than 2 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment. I further acknowledge that the personal identification number (PIN) below is my signature for the income tax return (original or amended) I am now authorizing and, if applicable, my Electronic Funds Withdrawal Consent.

Taxpayer's PIN: check one box only

I authorize AJ Affordable Services to enter or generate my PIN as my signature on the income tax return (original or amended) I am now authorizing. **Enter five digits, but don't enter all zeros**

I will enter my PIN as my signature on the income tax return (original or amended) I am now authorizing. Check this box **only** if you are entering your own PIN and your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Your signature ▶  Date ▶ 02/17/2024

Spouse's PIN: check one box only

I authorize _____ to enter or generate my PIN as my signature on the income tax return (original or amended) I am now authorizing. **Enter five digits, but don't enter all zeros**

I will enter my PIN as my signature on the income tax return (original or amended) I am now authorizing. Check this box **only** if you are entering your own PIN and your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Spouse's signature ▶ _____ Date ▶ _____

Practitioner PIN Method Returns Only—continue below

Part III Certification and Authentication—Practitioner PIN Method Only

ERO's EFIN/PIN. Enter your six-digit EFIN followed by your five-digit self-selected PIN. **Don't enter all zeros**

I certify that the above numeric entry is my PIN, which is my signature for the electronic individual income tax return (original or amended) I am now authorized to file for tax year indicated above for the taxpayer(s) indicated above. I confirm that I am submitting this return in accordance with the requirements of the Practitioner PIN method and **Pub. 1345**, Handbook for Authorized IRS e-file Providers of Individual Income Tax Returns.

ERO's signature ▶ Isabel Calderon Date ▶ 02/17/2024

ERO Must Retain This Form — See Instructions
Don't Submit This Form to the IRS Unless Requested To Do So

NELSON A MELENDEZ
 994 SUN BURST RD
 Winter Haven FL 33880-

INVOICE NO. :
 INVOICE DATE: 06/07/2024
 TELEPHONE: 561-305-4357

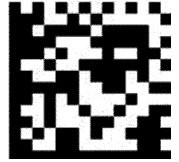
2023 INVOICE

Description

- 1 Form 1040
- 1 Form 1040V, Payment Voucher for Balance Due Returns
- 2 Schedule 2, Additional Taxes
- 1 Form W-2 and W-2PR, Wage and Tax Statement
- 1 Form 1099R, Pension, Annuity, Profit Sharing Distributions
- 1 Electronic Filing Fee

Remarks:

Total Charges	395.00
Discount	
Sales Tax	
Payments	
Amount Due	395.00



WHAT YOU NEED TO KNOW BEFORE SELECTING A REFUND TRANSFER
Republic Bank & Trust Company

Tax Refund Options:

Filing Method	Refund Transfer (RT)	Disbursement Method	Estimated Issuance of Federal Refund	Bank Fee for First Funding	Bank Fee for Each Add'l Funding	Additional RT Fees*	Payment of Tax Prep Fees
Paper Return	No	IRS Issued Check Sent U.S. Mail ¹	Within 6 weeks ³	None	None	None	Paid Directly to Preparer
Paper Return	No	IRS Direct Deposit to Your Account ¹	Within 6 weeks ³	None	None	None	Paid Directly to Preparer
E-File	No	IRS Issued Check Sent U.S. Mail ¹	Within 21 days but not earlier than 2/15 if tax return includes EITC or ACTC ³	None	None	None	Paid Directly to Preparer
E-File	No	IRS Direct Deposit to Your Account ¹	Within 21 days but not earlier than 2/15 if tax return includes EITC or ACTC ³	None	None	None	Paid Directly to Preparer
E-File	Yes	Bank Direct Deposit to Your Account ¹	Within 21 days but not earlier than 2/15 if tax return includes EITC or ACTC ³	0 . 00	14 . 00	0 . 00	Can Be Deducted From Refund
E-File	Yes	Bank Issued Check From Tax Office	Within 21 days but not earlier than 2/15 if tax return includes EITC or ACTC ³	0 . 00	14 . 00	0 . 00	Can Be Deducted From Refund
E-File	Yes	Netspend Visa® Prepaid Card ²	Within 21 days but not earlier than 2/15 if tax return includes EITC or ACTC ³	0 . 00	14 . 00	0 . 00	Can Be Deducted From Refund

***Additional Fees:** For an itemized listing of the Additional RT Fees and tax preparation fees, please refer to page 1 of the Bank Product Application and Agreement or consult with your tax preparer. If you choose a Netspend Visa Prepaid Card² for your tax refund disbursement, you will incur a \$5.00 Monthly Plan Fee beginning upon first load of funds and other usage fees may apply. Please refer to your Cardholder Agreement for Terms and Conditions including fee schedule details or visit www.republictaxpayer.com.

Fees: The Refund Transfer and Tax Preparation Fees disclosed in Section 4 of the Bank Product Application and Agreement are not due until tax preparation and any other services provided to you in relation to the Refund Transfer (**Services**) are complete. The Services are not complete until the earlier of (i) notification to you that the proceeds of your Refund Transfer are available or (ii) the 60th day after your tax return has been e-filed with the IRS.

Filing Options With No Additional Costs: You have many options for filing your tax return and receiving your refund, some of which have no additional costs. With these options you will need to pay tax preparation fees directly to your preparer. Refer to the chart above for the estimated issuance of your federal refund associated with each option:

- **Paper Return:** You can mail your tax return to the IRS and/or state and have your refund issued as a check sent in the U.S. mail or by direct deposit (if you have an existing account) without having to incur any additional cost for an RT.
- **E-File:** You can e-file your federal and/or state tax return and have your refund issued as a check sent in the U.S. mail or by direct deposit (if you have an existing account) within a similar time frame and without paying the additional fees associated with an RT.

Refund Transfer: You may choose to receive your refund as an RT which is a fee-based product provided by Republic Bank & Trust Company (**BANK**). If you choose an RT, your income tax return will be filed electronically and your refund will be direct deposited in a bank account established for one-time use only for the receipt of your refund and not intended for long term use. Typically, refund proceeds are issued from the IRS within an estimated 21 days after IRS acceptance of the return. However, the IRS will not begin issuing refunds earlier than February 15th for EITC and ACTC-related tax returns.³ A Refund Transfer Fee will be deducted from your refund amount. Additionally, a Transmitter and/or Service Bureau Fee, all tax preparation fees and any other authorized fees/amounts may be deducted from your refund and forwarded to the appropriate authorized parties. The remainder of your refund will be issued to you by a Republic Bank & Trust Company check printed at the tax office; direct deposited to your personal bank account or loaded to your Netspend Visa Prepaid Card.² You can choose a filing option that does not require selecting the RT and paying the associated fees which reduce the amount you can expect to receive from a tax refund. If you obtained a BANK refund advance for the 2023 tax year from another tax preparer, the BANK will deduct related fees and amounts from your 2023 Federal and/or State tax return.

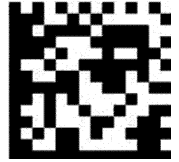
- An RT is not necessary to obtain your refund.
- If you have an existing bank account, you can file a tax return electronically and receive your refund by direct deposit within a similar time frame and without paying the additional fees associated with an RT.
- Tax preparation fees are determined by your preparer and disclosed to you on the RT Application and Agreement.

Tax Refund Processing: For additional information on tax refund processing please consult www.irs.gov or your state's tax authority website.

Withholding Change: Changing your income tax withholding might result in more income during the year rather than waiting for an income tax refund.

Information About Opening A Low-Cost Bank Account: Go to www.joinbankon.org for information about low-cost "starter" or "second chance" bank accounts and access to financial education resources.

1. It may take additional time for your financial institution to post the refund to your account or for mail delivery.
2. Available at participating tax offices. The Netspend Visa Prepaid Card is issued by Republic Bank & Trust Company, Member FDIC pursuant to a license from Visa U.S.A. Inc. Netspend is a registered agent of Republic Bank & Trust Company. This card may be used everywhere Visa debit cards are accepted. Card use is subject to activation, ID verification, and funds availability. A \$5 monthly fee, transaction fees, terms, and conditions apply to the use and reloading of the Card Account. See the Cardholder Agreement at www.republictaxpayer.com/terms for details.
3. Based on information published on www.irs.gov, the IRS issues most electronically filed refunds within 21 calendar days of IRS acknowledgement, or within 6 weeks for paper filed returns. However, the IRS will not begin issuing refunds for Earned Income Tax Credit (EITC) and Additional Child Tax Credit (ACTC) related tax returns until February 15th. Visit www.irs.gov for details about your individual refund. Republic Bank & Trust Company does not guarantee whether, when or in what amount a tax refund will be issued.



WHAT YOU NEED TO KNOW BEFORE SELECTING A REFUND TRANSFER
Republic Bank & Trust Company

Tax Refund Options:

Filing Method	Refund Transfer (RT)	Disbursement Method	Estimated Issuance of Federal Refund	Bank Fee for First Funding	Bank Fee for Each Add'l Funding	Additional RT Fees*	Payment of Tax Prep Fees
Paper Return	No	IRS Issued Check Sent U.S. Mail ¹	Within 6 weeks ³	None	None	None	Paid Directly to Preparer
Paper Return	No	IRS Direct Deposit to Your Account ¹	Within 6 weeks ³	None	None	None	Paid Directly to Preparer
E-File	No	IRS Issued Check Sent U.S. Mail ¹	Within 21 days but not earlier than 2/15 if tax return includes EITC or ACTC ³	None	None	None	Paid Directly to Preparer
E-File	No	IRS Direct Deposit to Your Account ¹	Within 21 days but not earlier than 2/15 if tax return includes EITC or ACTC ³	None	None	None	Paid Directly to Preparer
E-File	Yes	Bank Direct Deposit to Your Account ¹	Within 21 days but not earlier than 2/15 if tax return includes EITC or ACTC ³	0 . 00	14 . 00	0 . 00	Can Be Deducted From Refund
E-File	Yes	Bank Issued Check From Tax Office	Within 21 days but not earlier than 2/15 if tax return includes EITC or ACTC ³	0 . 00	14 . 00	0 . 00	Can Be Deducted From Refund
E-File	Yes	Netspend Visa® Prepaid Card ²	Within 21 days but not earlier than 2/15 if tax return includes EITC or ACTC ³	0 . 00	14 . 00	0 . 00	Can Be Deducted From Refund

***Additional Fees:** For an itemized listing of the Additional RT Fees and tax preparation fees, please refer to page 1 of the Bank Product Application and Agreement or consult with your tax preparer. If you choose a Netspend Visa Prepaid Card² for your tax refund disbursement, you will incur a \$5.00 Monthly Plan Fee beginning upon first load of funds and other usage fees may apply. Please refer to your Cardholder Agreement for Terms and Conditions including fee schedule details or visit www.republictaxpayer.com.

Fees: The Refund Transfer and Tax Preparation Fees disclosed in Section 4 of the Bank Product Application and Agreement are not due until tax preparation and any other services provided to you in relation to the Refund Transfer (**Services**) are complete. The Services are not complete until the earlier of (i) notification to you that the proceeds of your Refund Transfer are available or (ii) the 60th day after your tax return has been e-filed with the IRS.

Filing Options With No Additional Costs: You have many options for filing your tax return and receiving your refund, some of which have no additional costs. With these options you will need to pay tax preparation fees directly to your preparer. Refer to the chart above for the estimated issuance of your federal refund associated with each option:

- **Paper Return:** You can mail your tax return to the IRS and/or state and have your refund issued as a check sent in the U.S. mail or by direct deposit (if you have an existing account) without having to incur any additional cost for an RT.
- **E-File:** You can e-file your federal and/or state tax return and have your refund issued as a check sent in the U.S. mail or by direct deposit (if you have an existing account) within a similar time frame and without paying the additional fees associated with an RT.

Refund Transfer: You may choose to receive your refund as an RT which is a fee-based product provided by Republic Bank & Trust Company (**BANK**). If you choose an RT, your income tax return will be filed electronically and your refund will be direct deposited in a bank account established for one-time use only for the receipt of your refund and not intended for long term use. Typically, refund proceeds are issued from the IRS within an estimated 21 days after IRS acceptance of the return. However, the IRS will not begin issuing refunds earlier than February 15th for EITC and ACTC-related tax returns.³ A Refund Transfer Fee will be deducted from your refund amount. Additionally, a Transmitter and/or Service Bureau Fee, all tax preparation fees and any other authorized fees/amounts may be deducted from your refund and forwarded to the appropriate authorized parties. The remainder of your refund will be issued to you by a Republic Bank & Trust Company check printed at the tax office; direct deposited to your personal bank account or loaded to your Netspend Visa Prepaid Card.² You can choose a filing option that does not require selecting the RT and paying the associated fees which reduce the amount you can expect to receive from a tax refund. If you obtained a BANK refund advance for the 2023 tax year from another tax preparer, the BANK will deduct related fees and amounts from your 2023 Federal and/or State tax return.

- An RT is not necessary to obtain your refund.
- If you have an existing bank account, you can file a tax return electronically and receive your refund by direct deposit within a similar time frame and without paying the additional fees associated with an RT.
- Tax preparation fees are determined by your preparer and disclosed to you on the RT Application and Agreement.

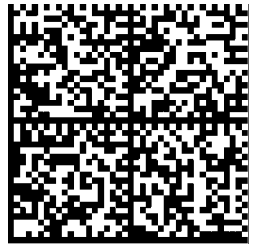
Tax Refund Processing: For additional information on tax refund processing please consult www.irs.gov or your state's tax authority website.

Withholding Change: Changing your income tax withholding might result in more income during the year rather than waiting for an income tax refund.

Information About Opening A Low-Cost Bank Account: Go to www.joinbankon.org for information about low-cost "starter" or "second chance" bank accounts and access to financial education resources.

1. It may take additional time for your financial institution to post the refund to your account or for mail delivery.
2. Available at participating tax offices. The Netspend Visa Prepaid Card is issued by Republic Bank & Trust Company, Member FDIC pursuant to a license from Visa U.S.A. Inc. Netspend is a registered agent of Republic Bank & Trust Company. This card may be used everywhere Visa debit cards are accepted. Card use is subject to activation, ID verification, and funds availability. A \$5 monthly fee, transaction fees, terms, and conditions apply to the use and reloading of the Card Account. See the Cardholder Agreement at www.republictaxpayer.com/terms for details.
3. Based on information published on www.irs.gov, the IRS issues most electronically filed refunds within 21 calendar days of IRS acknowledgement, or within 6 weeks for paper filed returns. However, the IRS will not begin issuing refunds for Earned Income Tax Credit (EITC) and Additional Child Tax Credit (ACTC) related tax returns until February 15th. Visit www.irs.gov for details about your individual refund. Republic Bank & Trust Company does not guarantee whether, when or in what amount a tax refund will be issued.

Bank Product Application and Agreement (Application/Agreement)
Republic Bank & Trust Company, 601 West Market Street, Louisville, Kentucky 40202



INSTRUCTIONS: Joint Taxpayer information is required only if filing a joint tax return. IF YOU WANT TO APPLY FOR AN EASY ADVANCE YOU MUST APPLY AS AN INDIVIDUAL EVEN IF YOU ARE MARRIED AND FILING JOINTLY. ONLY ONE TAXPAYER CAN APPLY FOR AN EASY ADVANCE. Please refer to Section 5 for further information.

1. TAXPAYERS INFORMATION (Address must not contain a P.O. Box)

Name: NELSON A MELENDEZ Joint: _____
 Address: 994 SUN BURST RD Winter Haven FL 33880-

2. WHICH BANK PRODUCT(S) ARE YOU APPLYING FOR?

EASY ADVANCE LOAN: THE EASY ADVANCE IS A PRODUCT OFFERED BY REPUBLIC BANK & TRUST COMPANY (Republic) WHICH MAY BE APPLIED FOR WITH OR WITHOUT RECEIVING A REFUND TRANSFER. I understand that by signing this Bank Product Application and Agreement I am applying for a loan in the amount of \$ _____ If approved, a Finance Charge of \$ _____ and the loan amount will be deducted from my 2023 tax refund from the IRS and/or state taxing authority. I understand the Easy Advance is subject to underwriting and approval by Republic and I may receive an Easy Advance amount less than what I requested with the associated Finance Charge as stated on the Easy Advance Information Page. If filing a joint tax return, only one Taxpayer can apply for the Easy Advance and the Easy Advance proceeds will be disbursed to the applying Taxpayer only. If I am applying for an Easy Advance and Refund Transfer, the Easy Advance proceeds will be disbursed in accordance with Section 3 below. If I apply for an Easy Advance and Refund Transfer and my application for an Easy Advance is declined, I understand that I will still receive a Refund Transfer. If I apply for an Easy Advance only (without the Refund Transfer), I understand that (i) the Easy Advance proceeds and remaining balance of my tax refund can only be disbursed via Direct Deposit or Netspend Prepaid Card (select in Section 3 below) and (ii) the remaining balance of my tax refund (after repayment of the Easy Advance, repayment of any TaxShield Advance loan (if applicable) and all authorized fees) will be disbursed in the same manner as my Easy Advance.

REFUND TRANSFER: I (which includes the joint taxpayer, if any) understand that by signing this Agreement, I am requesting and agreeing to receive my federal and/or state tax refund(s), less the fees and payments set out in Section 4 below, by the disbursement method selected in Section 3 below. If filing a joint tax return where Check is the chosen disbursement method, the Refund Transfer Check will be issued to both Taxpayers. For all disbursement methods other than Check, the Refund Transfer will be disbursed in accordance with Section 3 below.

3. DISBURSEMENT METHOD: SELECT ONE THAT WILL APPLY TO THE PRODUCT(S) SELECTED IN SECTION 2 ABOVE.

Direct Deposit: Republic will deposit funds directly to my existing account, as specified below (**Bank Account**).
 Bank Routing Number: 267084131 Account Number: 375193817 Checking Savings

Netspend Prepaid Card: Republic will deposit funds directly to a Netspend Prepaid Card (**Card**), issued by my tax preparer. Please refer to the Card's disclosures for all applicable fees, terms of use and further details. **Customer Number:** _____

Check: Republic will disburse funds to me via check, printed by my tax preparer or mailed by Republic.

4. FEES: I understand that the Refund Transfer and Tax Preparation Fees listed below are not due until tax preparation and any services provided to me in relation to the Refund Transfer (**Services**) are complete. The Services are not complete until the earlier of (i) notification to me that the proceeds of my Refund Transfer are available or (ii) the 60th day after my tax return has been e-filed with the IRS. The Refund Transfer Fee applies to the first refund received and an additional fee will be charged for each subsequent funding received, whether federal or state and whether for the current tax year or a prior tax year.

<u>Refund Transfer Fees</u>		<u>Tax Preparation Fees</u>	
Refund Transfer Fee paid to Republic:	\$ 0.00	Tax Preparation Fee paid to Tax Preparer:	\$ 395.00
Subsequent Funding Fee paid to Republic:	\$ 0.00	Audit Fee paid to CCH SFS:	\$ 0.00
Transmitter Fee paid to CCH SFS:	\$ 0.00	Total Tax Preparation Fees:	\$ 395.00
Service Bureau Fee paid to _____:	\$ 0.00		
Document Preparation Fee paid to Tax Preparer:	\$ 0.00		
Total Refund Transfer Fees:	\$ 0.00	<u>Easy Advance Loan Fee (if approved)</u>	
		Finance Charge paid to Republic:	\$ 0.00

5. EASY ADVANCE SECURITY INTEREST IN REFUND IF FILING JOINTLY. I, XXXXXXXXXXXXXXXXXXXXXXXXXXXX, am not applying for, and will not be liable for repayment of an Easy Advance. However, by signing below, as security for the Easy Advance for which my spouse has applied, I hereby authorize and grant to Republic a security interest in the anticipated tax refund to be paid to me by the IRS and/or state taxing authority for the 2023 tax year.

6. ACKNOWLEDGEMENT/CERTIFICATION/AGREEMENT.

By signing this Agreement in the spaces provided below, I do the following:

- I acknowledge that (i) I am at least eighteen (18) years old, nineteen (19) in AL or NE (ii) I received a completed copy of this Agreement, (iii) I have received, read, and understand this Agreement, Republic's Privacy Notice, a sheet entitled What You Need to Know Before Selecting a Refund Transfer, a Truth-In-Lending Act Disclosure if applicable, a sheet entitled Easy Advance Information Page if applicable, and all applicable state disclosures and (iv) the Refund Transfer is not a loan or an extension of credit.
- I certify that all my information contained in this Agreement is correct to the best of my knowledge, that this Agreement is based on my 2023 federal and/or state income tax return(s) and that the tax return(s) are true, complete, and accurate in all respects.
- I agree to all the terms and provisions set forth in this Agreement, including the **WAIVER OF JURY TRIAL AND ARBITRATION** section.
- I authorize Republic to obtain my consumer credit report through any credit reporting agency.
- I authorize Republic to obtain information about debts owed by me to the US Government, to a state or enforced by a state, including child support obligations.

Electronically signed by Nelson A Melendez on 06/07/2024 at 14:32 UTC. ID: 47197230185

x

Taxpayer Signature

06/07/2024

Date

x _____

Joint Taxpayer Signature

Date

CUSTOMER IDENTIFICATION PROGRAM NOTICE: In order to help the government fight the funding of terrorism, money laundering activities, and identity theft, the USA PATRIOT Act requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a Bank Product. What that means to you is that when you apply for a Bank Product through Republic, you will need to provide your name, street address, taxpayer identification number, date of birth, and other information that will allow us to identify you including an unexpired, government-issued, photo ID or other similar document.



ADDITIONAL TERMS AND DISCLOSURES.

7. EASY ADVANCE CERTIFICATIONS.

If this is an application for an Easy Advance, by signing this Application/Agreement, I (including my spouse if filing jointly) certify the following to be true: My expected federal tax refund payment was not delayed by the IRS last year, nor was my federal tax refund fully or partially withheld by the IRS last year. I am not currently in any dispute or audit with the IRS. I do not have a payment plan with the IRS. I do not have any outstanding tax liens. I have not previously filed a federal income tax return this year (including any amended or prior year returns). I have not missed filing a required tax return in the last two (2) years. I am not delinquent in student loan payments. I have not been incarcerated for six or more months during 2023 (includes work release and halfway house programs). I am not delinquent in any child support or maintenance payments, VA or HUD loans, or any obligation involving a federal agency, including debts for food stamps. I do not currently have a payment plan with any bankruptcy court. I have not filed for Chapter 7, 11 or 13 bankruptcy in the last two (2) years. I have not made an estimated tax payment in 2023. I have not applied any of my 2022 federal tax refund to my 2023 taxes.

8. ACCEPTANCE OF EASY ADVANCE.

If this is an application for an Easy Advance, by signing this Application/Agreement, I understand that (i) the provision of Easy Advance proceeds to me constitutes an offer by Republic to enter into a loan transaction with me and the terms of the proposed loan transaction are set forth in this Application/Agreement; (ii) My negotiation of the Easy Advance Check (if applicable) or other receipt of Easy Advance proceeds shall constitute my acceptance of Republic's offer, thus obligating me to the terms of this Agreement; (iii) I may reject Republic's offer by canceling the Easy Advance and declining to negotiate the Easy Advance Check (if applicable) or returning the Easy Advance proceeds as further described below in this Section; (iv) Republic will make an Easy Advance to me if this Application is approved by Republic in its sole and absolute discretion; and (v) I can only apply for an Easy Advance on or before **February 28th, 2024**. If I want to cancel the Easy Advance and decline to negotiate the Easy Advance check or withdraw the Easy Advance proceeds, I shall notify Republic within seven (7) days of the time I receive the Easy Advance check (if applicable) or Easy Advance proceeds of my intent to cancel by contacting Republic at 1-866-581-1040. If I cancel the Easy Advance, I will promptly return the Easy Advance Check (if applicable) or Easy Advance proceeds to Republic. If I choose to have my Easy Advance proceeds deposited into the Bank Account or any other account and choose to cancel the Easy Advance, I authorize Republic to withdraw the proceeds. If I cancel the Easy Advance, Republic will disburse the amount of my tax refund, less the Refund Transfer and Tax Preparation fees set out in Section 4 above.

9. SECURITY INTEREST IN REFUND.

I (including my spouse if filing jointly) hereby grant to Republic a security interest, and release any rights, in the anticipated tax refund to be paid to me by the IRS and state taxing authority (if applicable) for the 2023 tax year and authorize Republic, at its discretion, to send or transmit my Easy Advance (if applicable), Refund Transfer (if applicable) or any amount due me, to me at my address or to my electronic return originator (**ERO**) for delivery to me and agree to hold Republic harmless if my ERO does not timely deliver the Check(s) or Card to me.

10. ACCOUNT AND RELATED TRANSFER.

I authorize and request Republic to receive and process my federal and/or my state tax refund(s) by establishing an account (my "RBT Account") for the sole purpose of receiving my tax refund(s) and disbursing my Bank Product(s). No other deposits may be made to, and no withdrawals will be allowed from my RBT Account. Prior to disbursing my tax refund from the IRS and/or state taxing authority, I authorize Republic to deduct and pay any and all of the following fees, charges, and amounts from my tax refund: (i) any current year outstanding balances and fees due Republic, including the balance of my Easy Advance, Easy Advance Finance Charge and/or Refund Transfer Fee(s); (ii) any or all authorized fees due the tax software company (**Transmitter**); (iii) any or all authorized fees due my tax return preparer and ERO; (iv) any or all authorized fees due my ERO's service bureau; and (v) any outstanding TaxShield Advance loan amount owed TaxShield Software, LLC (if applicable). I further understand and acknowledge that the Fees listed in Section 4 hereof may include any Fees or amounts associated with any refund advances issued to me by Republic for the 2023 tax year, including any refund advance issued to me by Republic and obtained through another tax preparer. I understand that the Refund Transfer Fees and Tax Preparation Fees set forth in Section 4 are not due until the Services are complete. The Services are not complete until the earlier of (i) notification to me that the proceeds of my Refund Transfer are available or (ii) the 60th day after my tax return has been e-filed with the IRS. The Bank Products will be disbursed to me by the method I selected in Section 3 above and upon final disbursement my RBT Account will be closed. If I chose Direct Deposit as my disbursement method and Republic becomes aware the Bank Account information is incorrect prior to disbursement or Republic is unable, for any reason, to honor my Direct Deposit request, my Bank Products will be disbursed to me via check, printed by my tax preparer or mailed directly to me by Republic. However, if my Bank Account information is incorrect and the deposit I direct Republic to make is not returned to Republic, I hereby acknowledge that I will be responsible for any loss. I understand that Republic will not charge my RBT Account any overdraft, nonsufficient funds, or similar fee if Republic seeks to deduct my Easy Advance, my Easy Advance Finance Charge, my TaxShield Advance loan amount (if applicable), and/or any other amount due from my RBT Account and my RBT Account does not contain sufficient funds to cover the amount due. I further understand that Republic will not close my RBT Account in response to the balance of my RBT Account going below zero as a result of a transfer of funds initiated in connection with my Easy Advance or my TaxShield Advance (if applicable).

11. AUTHORIZATIONS.



I (i) authorize Republic to inquire of the IRS, state taxing authority (if applicable), my employer or any agency providing information on behalf of my employer as to the status of my tax refund(s) and as to my tax withholding and to receive from or supply to the IRS and the state taxing authority (if applicable) information on my behalf; (ii) authorize Republic to investigate and verify from time to time all information provided to Republic; (iii) authorize Republic to verify my employment and any of the information in this Agreement; (iv) authorize my ERO and Transmitter to provide to Republic, and authorize Republic to provide to the IRS or other third parties as permitted by law, information obtained from my tax return, this Agreement, and other sources necessary to detect suspicious or fraudulent tax returns and/or possible fraudulent Bank Products or for any other purpose permitted by law; (v) authorize Republic to use information I am providing to Republic in conjunction with this Agreement to verify my refund status with the IRS; (vi) authorize Republic deduct and pay TaxShield Advance loan amount owed to TaxShield Software, LLC (if applicable); (vii) authorize Republic to change my Disbursement method at its discretion if necessary to process my Bank Product(s); (viii) authorize Republic, at Republic's sole discretion, if I provided my cellular phone number to my ERO, to deliver to my cellular phone number text messages and phone calls regarding Bank Products using an automatic telephone dialing system or an artificial or pre-recorded voice and understand that Republic is not requiring me to provide this authorization as a condition of obtaining a Bank Product (message and data rates may apply from my wireless carrier); and, (ix) authorize Republic, at its sole discretion, to send my Bank Product(s), or any amount due me, to me at my address, as listed on this Agreement, or to my ERO for delivery to me and agree to hold Republic harmless if my ERO does not timely deliver the check(s) or Card to me. If I have opted in to receive the Republic Bank Tax Refund Solutions text messaging alerts, I acknowledge and agree that I will be receiving text message notifications when my Easy Advance Check and/or Refund Transfer Check is ready at my ERO's tax office, or my Direct Deposit has been released to my Bank Account. I acknowledge that for help I can text HELP to 82570 or call 866-581-1040. To cancel all text messages, I acknowledge I can text STOP to 82570.

12. RELEASE OF MY BANK PRODUCT INFORMATION.

I authorize Republic to provide third parties, including without limitation, credit reporting agencies, and my ERO and Transmitter with information regarding the status of my Bank Product(s), including whether the IRS or any state taxing authority funded, partially funded or failed to fund my tax refund, and whether I obtained a Bank Product. (See Republic's Privacy Notice.) I authorize Republic to obtain from the U.S. Department of the Treasury, Bureau of the Fiscal Service (BFS) information about debts I may owe to the United States Government, to a state, or a debt enforced by a state, including child support obligations. I additionally authorize BFS to disclose such information to Republic including, but not limited to, payments made to me or may be owed to me by a governmental agency or tax return information provided to BFS from the Internal Revenue Service that is used to collect tax debt. I understand that information includes, but is not limited to, correspondence, tax refund(s), payments, offsets, levies and other information related to my debt(s) or payment(s). This authorization will be valid for one year from the date of signing this Agreement unless sooner revoked in writing. I understand that neither BFS nor Republic is required to inform me of disclosures obtained under this authorization.

13. ADDITIONAL TERMS.

I authorize Republic to accept my federal tax refund from the IRS and/or my state tax refund from the applicable state taxing authority and disburse the balance of my account to me by the method selected in Section 3. I understand and agree that (i) Republic is not affiliated with and does not warrant the performance of my ERO or the Transmitter or the accuracy of the tax return; (ii) Republic is not affiliated with and does not endorse or warrant the performance of TaxShield Software, LLC; (iii) Republic's fees may be shared by Republic with my ERO and/or the Transmitter; (iv) the Transmitter Fee includes a fixed \$17 Technology Fee and a variable Transmission Fee (a portion of the variable Transmission Fee may be subsequently paid to the ERO); (v) this Agreement is governed by applicable federal laws and the laws of the Commonwealth of Kentucky; and (vi) Republic does not guarantee whether, when, or in what amount, tax refund(s) will be issued.

14. REGULATORY DISCLOSURES.

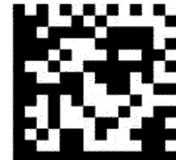
A. Federal Electronic Fund Transfer Act:

In Case of Errors or Questions About My Electronic Transfers: I will telephone Republic at 1-866-581-1040 or write Republic at Tax Refund Solutions, P.O. Box 2348, Louisville, Kentucky 40201 as soon as I can if I believe my transaction history is wrong or I need more information about a particular transaction. Republic must hear from me no later than sixty (60) days after I electronically accessed my account, if the error could be viewed in my electronic history. I must tell Republic my name and Social Security Number, describe the error or transaction I am unsure about, explain as clearly as I can why I believe it is an error or why I need more information, and tell Republic the dollar amount of the suspected error. If I report an error orally, Republic may require me to send my complaint or question in writing within ten (10) business days.

Republic will determine whether an error occurred within ten (10) business days after hearing from me and will correct any error promptly. If Republic needs more time, however, it may take up to forty-five (45) days to investigate my complaint or question. If Republic decides to do this, it will credit my account within ten (10) business days for the amount I think is in error, so that I will have the use of the money during the time it takes Republic to complete its investigation. If Republic asks me to put my complaint or question in writing and does not receive it within ten (10) business days, Republic may not credit my account. For questions and errors involving new accounts, Republic may take up to ninety (90) days to investigate my complaint or question. For new accounts, Republic may take up to twenty (20) business days to credit my account for the amount I think is in error. Republic will tell me the results within three (3) business days after completing its investigation. If Republic decides that there was no error, Republic will send me a written explanation. Copies of the documents that Republic used in the investigation are available at my request.

Republic's business days are Monday through Friday, except for federal holidays.

No other electronic fund transfers are allowed. Other than the Refund Transfer Fee and Subsequent Funding Fee described in Section 4, there is no charge/fee for electronic fund transfer activity. You can access your transaction history by visiting www.republictaxpayer.com.



If Republic does not complete a transfer to or from my account on time or in the correct amount in accordance with this Agreement, Republic will be liable for my losses or damages. However, there are some exceptions. Republic will not be liable, for instance: (i) if, through no fault of Republic, I do not have enough money in my account to make the transfer, (ii) if circumstances beyond Republic's control (such as a fire or flood) prevent the transfer despite reasonable precautions that Republic may have taken, (iii) if the funds in my account have been offset by Republic in payment of a delinquent loan, or (iv) if the funds have been attached or otherwise frozen as a result of a legal proceeding.

Republic will disclose information to third parties about my account or the transfers I make (i) when it is necessary to complete transfers, (ii) in order to verify the existence and condition of my account for a third party, such as a credit bureau or merchant, (iii) in order to comply with government agency or court orders, (iv) in accordance with Republic's Privacy Notice, and (v) if I give Republic written permission.

B. Provisional Credit: Any credit given to me by Republic with respect to an automated clearing house (ACH) credit entry is provisional until Republic receives final settlement for such entry. If Republic does not receive such final settlement, I agree that Republic is entitled to a refund of the amount credited to me in connection with such entry, and the party making the payment to me via such entry (i.e., the originator of the entry) shall not be deemed to have paid me in the amount of such entry. Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving my account, Republic is not required to give a notice to me of receipt of an ACH item and will not do so. However, Republic will notify me of the receipt of payments in the transaction history, if any. Any ACH transfer to or from the account will comply with U.S. law.

C. Military Lending Act: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). You may also call 1-866-764-1040 to receive this disclosure and general payment information orally.

15. WAIVER OF JURY TRIAL AND ARBITRATION.

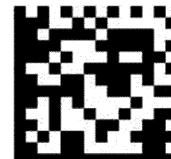
PLEASE READ THIS PROVISION CAREFULLY. IT PROVIDES THAT ANY DISPUTE MAY BE RESOLVED BY BINDING ARBITRATION RATHER THAN BY GOING TO COURT. THIS MEANS THAT YOU WILL NOT HAVE A RIGHT TO A JURY AND THAT YOU WILL NOT BE ABLE TO INITIATE OR PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING FOR ANY DISPUTE SUBJECT TO ARBITRATION. IN ARBITRATION, A DISPUTE IS RESOLVED BY AN ARBITRATOR INSTEAD OF A JUDGE OR JURY.

In consideration of the services provided in connection with this Agreement, I agree to the terms of this arbitration provision as set forth in this Section 15.

A. Facts about Arbitration: Arbitration is a process in which persons or companies with a dispute: (i) waive their rights to file a lawsuit and proceed in court and to have a jury trial to resolve their disputes; and (ii) agree, instead, to submit their disputes to a neutral third person (Arbitrator) for a decision. Each party to the dispute has an opportunity to present some evidence to the Arbitrator. Pre-arbitration discovery may be limited. Arbitration proceedings are private and less formal than court trials. The Arbitrator will issue a final and binding decision resolving the dispute, which may be enforced as a court judgment. A court rarely overturns an Arbitrator's decision. **THEREFORE, I ACKNOWLEDGE AND AGREE AS FOLLOWS:**

B. Scope of Arbitration: The words "dispute" and "disputes" are given the broadest possible meaning and include, except as expressly limited in this paragraph, all claims, rights and controversies in any way arising from or in any way relating directly or indirectly to (i) this Agreement (including this arbitration provision and the fees charged), and any prior agreement or agreements between me and Republic, and any and all aspects of my present or past relationship with Republic that relates to or concerns my tax refund and (ii) this arbitration provision, including but not limited to the validity and scope of this arbitration provision. Without limiting the generality of the foregoing and except as expressly limited in this paragraph, the claims, rights and controversies within the scope of the terms "dispute" or "disputes" includes any possible claims or rights that I have against Republic or against any of Republic's employees, agents, officers, directors, managers, shareholders or affiliated entities and/or Transmitter (**hereinafter collectively referred to as "related third parties"**), including those arising under (i) federal or state law, including alleged violations of any state or federal constitution, statute or regulation and common law theories such as those based upon contract, tort, fraud, or other intentional torts; (ii); and any claims seeking restitution pursuant to California Business and Professions Code §§ 17200 et seq. except for the specific components of a dispute or controversy seeking public injunctive relief pursuant to California Business and Professions Code §§ 17200 et seq., any law or procedural provision that otherwise might enable me to assert rights as a private attorney general, or as a representative and/or member of a class of persons, or as a person acting in any other representative capacity (**hereinafter referred to as "Representative Claims"**); and (iii) all claims arising from or relating directly or indirectly to the disclosure by Republic or related third parties of any non-public personal information about me. The claims, rights and controversies within the scope of the terms "dispute" or "disputes" also includes any possible claims or rights that Republic has against me, including all counterclaims it may have in the event of a dispute that I raise. Notwithstanding the foregoing, the terms "dispute", "disputes", and "Representative Claims" **do not include**: (i) any dispute or controversy about the validity, enforceability, coverage or scope of Section 15.C titled "Waiver of Jury Trial and Participation in Class Action" and Section 15.D titled "No Class Arbitration" set forth below or (ii) the specific components of a dispute or controversy seeking public injunctive relief pursuant to California Business and Professions Code §§ 17200 et seq.; all such disputes or controversies are for a court and not an arbitrator to decide.

Any dispute or Representative Claim regarding the enforceability of Section 15.C titled "Waiver of Jury Trial and Participation in Class Action" and/or Section 15.D titled "No Class Arbitration" must be decided by a court of competent jurisdiction prior to initiating arbitration of any Representative Claim. The specific components of any dispute or controversy seeking public injunctive relief pursuant to California Business and Professions Code §§ 17200 et seq. may only be decided after a ruling on all Representative Claims by the arbitrator.



C. Waiver of Jury Trial and Participation in Class Action: I acknowledge and agree that by entering into this arbitration provision: (i) I AM GIVING UP MY RIGHT TO HAVE A TRIAL BY JURY TO RESOLVE ANY DISPUTE ALLEGED AGAINST REPUBLIC OR RELATED THIRD PARTIES; (ii) I AM GIVING UP MY RIGHT TO HAVE A COURT, OTHER THAN A SMALL CLAIMS TRIBUNAL, RESOLVE ANY DISPUTE ALLEGED AGAINST REPUBLIC OR RELATED THIRD PARTIES; AND (iii) EXCEPT FOR THE SPECIFIC COMPONENT OF ANY CLAIM SEEKING PUBLIC INJUNCTIVE RELIEF PURSUANT TO CALIFORNIA BUSINESS AND PROFESSIONS CODE §§ 17200 ET SEQ., I AM GIVING UP MY RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, AND/OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT FILED AGAINST REPUBLIC AND/OR RELATED THIRD PARTIES. Republic is giving up its rights to jury trial and rights to have a dispute it has with you resolved in a court, other than a small claims tribunal.

D. No Class Arbitration: Except as provided in Paragraph H below, all disputes including any Representative Claims against Republic and/or related third parties shall be resolved by binding arbitration only on an individual basis with me. IN ACCORDANCE THEREWITH, THE ARBITRATOR SHALL NOT CONDUCT CLASS ARBITRATION; THAT IS, THE ARBITRATOR SHALL NOT ALLOW ME TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY FOR OTHERS IN THE ARBITRATION. THE ARBITRATION SHALL ONLY RESOLVE MY RIGHTS, CLAIMS OR CONTROVERSIES, NOT THOSE OF ANY OTHER PERSON.

E. Arbitration Organizations and Procedures: Arbitration shall be commenced and conducted as follows.

Any party to a dispute, including related third parties, seeking to have that dispute resolved shall send the other party written notice by certified mail return receipt requested of their intent to arbitrate and in that letter shall set forth the subject of the dispute along with the relief requested. Regardless of who demands arbitration, I shall have the right to select the entity that will administer the arbitration process from among: the American Arbitration Association (1-800-778-7879) <http://www.adr.org>, JAMS (1-800-352-5267) <http://www.jamsadr.com>, or any arbitration organization that Republic may designate in the event either AAA or JAMS or both are unable to act or do not honor (or are not expected to honor) the terms of this Agreement. As an alternative, the parties may agree to select a local Arbitrator who is an attorney, retired judge, or Arbitrator registered and in good standing with an arbitration association, to administer the arbitration. If I fail to notify Republic of a selection for arbitration organization, within thirty (30) days of the demand for arbitration, then Republic has the right to select the arbitration organization from the same list. The parties to such dispute will be governed by the rules and procedures of such arbitration organization applicable to consumer disputes, to the extent those rules and procedures do not contradict the express terms of this arbitration provision, including the limitations contained in this Agreement. I understand that I may obtain a copy of the rules and procedures by contacting the arbitration organization listed above. If the arbitration will be conducted by a local Arbitrator, the AAA rules in effect at the time this Agreement is signed will govern (to the extent not inconsistent with this Agreement) unless the parties otherwise agree. If there is any reason that an Arbitrator or arbitration organization cannot be selected under this paragraph, we agree that one will be selected by a court, by consent of the parties, and the AAA rules in effect at the time this Agreement is signed will govern the resulting arbitration (to the extent not inconsistent with this Agreement) unless the parties otherwise agree.

F. Payment of Arbitration Fees: Regardless of whom demands arbitration, upon my request Republic will advance my portion of the expenses associated with the arbitration, including the filing, administrative, hearing and Arbitrator's fees (**Arbitration Fees**). If the Arbitrator renders a decision or an award that provides material relief in my favor resolving the dispute, then I will not be responsible for reimbursing Republic for my portion of the Arbitration Fees, and Republic will reimburse me for any Arbitration Fees I have previously paid. If the Arbitrator does not render a decision or an award that provides material relief in my favor resolving the dispute, then the Arbitrator may require me to reimburse Republic for the Arbitration Fees it has advanced, not to exceed the amount which could have been assessed as court costs if the dispute had been resolved by a state court with jurisdiction, less any Arbitration Fees I have previously paid.

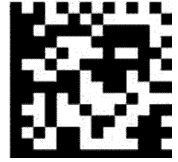
G. Conduct of Arbitration: The arbitration hearing will be conducted in the county of my residence, or within 30 miles from such county, or in the county in which the transaction under this Agreement occurred, or in such place as shall be ordered by the Arbitrator. Throughout the arbitration, each party shall bear their own attorneys' fees and expenses, such as witness and expert witness fees. The Arbitrator shall apply applicable substantive law consistent with the Federal Arbitration Act, 9 U.S.C. Sections 1 – 16 (**FAA**); shall apply statutes of limitation; and shall honor claims of privilege recognized at law. The Arbitrator may decide, with or without a hearing, any motion that is substantially similar to a motion to dismiss for failure to state a claim or a motion for summary judgment. In conducting the arbitration proceeding, the Arbitrator shall not apply any federal or state rules of civil procedure or evidence. If allowed by statute or applicable law, the Arbitrator may award a party's reasonable attorneys' fees and expenses. At the timely request of any party, the Arbitrator shall provide a written explanation for the award. The Arbitrator's award may be filed with any court having jurisdiction.

H. Small Claims Tribunal: All parties, including related third parties, shall retain the right to seek adjudication in a small claims tribunal for disputes within the scope of such tribunal's jurisdiction. Any dispute which cannot be adjudicated within the jurisdiction of a small claims tribunal shall be resolved by binding arbitration. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration de novo, by a fresh review of the facts.

I. Governing Law: Our agreement to arbitrate is made pursuant to the FAA, because the transaction evidenced by this Agreement may involve interstate commerce. If a final non-appealable judgment of a court having jurisdiction over this transaction finds, for any reason, that the FAA does not apply to this transaction, then this agreement to arbitrate shall be governed by the arbitration law of the Commonwealth of Kentucky. This Section 15 does not apply (i) to "covered borrowers" as defined by the Military Lending Act and (ii) in other instances where prohibited by applicable law.

J. Binding Effect: This arbitration provision is binding upon and benefits the parties to this Agreement and their respective heirs, successors and assigns. This arbitration provision continues in full force and effect, even if my obligations have been paid or discharged through bankruptcy. This arbitration provision

survives any cancellation by prepayment, termination, amendment, expiration or performance of any transaction between the parties and continues in full force and effect unless the parties otherwise agree in writing. Republic may assign its rights to have disputes resolved by arbitration, either before the dispute arises or thereafter.



16. STATE DISCLOSURES.

If I reside in any of the states listed below, the following state specific provisions may be applicable to the Bank Product I am applying for:

California Residents: If married and filing from California, I have the right to apply for credit separately. A credit report may be requested in connection with my application for an Easy Advance. At my request, Republic will tell me whether or not a credit report was obtained and the name and address of the consumer reporting agency that furnished the report.

Colorado Residents: To file a complaint regarding the Easy Advance, please contact the Colorado Attorney General's office at <http://www.coag.gov/>.

Indiana Residents: WARNING: A small loan is not intended to meet long-term financing needs. A small loan should be used only to meet short-term cash needs. Renewing a small loan rather than paying the debt in full will require additional finance charges. The cost of my small loan may be higher than loans offered by other lending institutions. Small loans are regulated by the State of Indiana Department of Financial Institutions.

Iowa Residents: NOTICE TO CONSUMER: 1. Do not sign the Application/Agreement before you read it. 2. You are entitled to a copy of the Application/Agreement. 3. You may prepay the unpaid balance at any time without penalty.

Maine Residents: NOTICE TO CONSUMER: 1. Do not sign the Application/Agreement before you read it. 2. You are entitled to a copy of the Application/Agreement.

New York, Rhode Island, Utah and Vermont Residents: A credit report may be requested in connection with my application for an Easy Advance. At my request, Republic will tell me whether or not a credit report was obtained and the name and address of the consumer reporting agency that furnished the report.

Nevada Residents: Nevada law requires that we provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 West Washington Street, Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email BCPINFO@ag.state.nv.us. Republic Bank & Trust Company, Tax Refund Solutions, P.O. Box 2348, Louisville, KY 40201.

Ohio Residents: Ohio laws against discrimination require that all creditors make credit equally available to all credit-worthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Washington State Residents: I may rescind the Easy Advance on or before the close of business on the 2nd day of business after I receive my Easy Advance, by either returning the original check to Republic or providing the amount of the Easy Advance in cash to Republic or my tax preparer or by contacting Republic at 1-866-581-1040.

Wisconsin Residents: No agreement, court order, or individual statement applying to marital property will affect a creditor's interest unless, prior to the time credit is granted, the creditor is furnished with a copy of the agreement, court order, or statement, or has actual knowledge of the adverse provision.

If you have any questions regarding the Bank Product, please visit www.republictaxpayer.com or call 1-866-581-1040.

FACTS**WHAT DOES REPUBLIC BANCORP, INC. 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 payment history ■ transaction history and credit history ■ credit card or other debt and employment information <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 Republic Bancorp, Inc. chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Republic Bancorp, Inc. 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	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call 1-888-584-3600 or go to www.republicbank.com	

Who we are	
Who is providing this notice?	The bank subsidiaries of Republic Bancorp, Inc. commonly known as Republic Bank.
What we do	
How does Republic Bancorp, Inc. 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 Republic Bancorp, Inc. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ use your credit or debit card or make deposits or withdrawals from your account ■ provide employment information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a common corporate identity of Republic Bancorp, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Republic Bancorp, Inc. does not share with nonaffiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Republic Bancorp, Inc. doesn't jointly market.</i>
Other important information	
<p>For California residents only: In accordance with California law, we will not share information we collect about California residents with nonaffiliated third parties except as permitted by law, such as with the consent of the customer, to service the customer's accounts, or to fulfill rewards or benefits. We will also limit the sharing of information about you with our affiliates to the extent required by applicable California law.</p> <p>Vermont Residents:</p> <ul style="list-style-type: none"> ■ We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. ■ Additional information concerning our privacy policies can be found at www.republicbank.com or call 1-888-584-3600. <p>North Dakota Residents: We will not share information we collect about you with non-affiliated third parties, except as permitted by law, such as to process your transactions or to maintain your account.</p>	

Oral Disclosure Reminder

During the Bank Product application process, you must orally explain the following items to every customer.

You can use many of the materials provided by Republic Bank to assist you in your oral explanation of these topics, however, be sure that each bullet point is explained to every customer. Also, please be that disclosures should be provided in the language primarily used for oral communication with the customer.

Explain the following to customers choosing a Refund Transfer (RT).

- The timing and costs associated with all refund options, including options with no additional cost such as direct deposit by the IRS into the customer's bank account or a check mailed to their home directly from the IRS, with tax prep fees paid at the time of service.
- The Refund Transfer Fee is \$ 0.00, regardless of the disbursement method chosen. An additional \$ 14.00 will be charged for each subsequent federal or state funding received, or any subsequent funding received from a prior tax year.
- They may receive a refund in the same amount of time at no additional cost if the tax return is filed electronically and their refund is directly deposited into their own bank account.
- The amount of the estimated tax refund.
- With an RT, Republic Bank's RT Fee, Subsequent Funding Fees, and all other authorized fees including 0.00 will be deducted from the tax refund.

Also, explain the following to customers choosing an Easy Advance:

- The Easy Advance is a loan secured by their tax refund which will be repaid by their tax refund within an estimated 21 days of IRS acknowledgement. However, the IRS will not begin issuing refunds for Earned Income Tax Credit (EITC) and Additional Child Tax Credit (ACTC) related tax returns until February 15th.
- If approved for an Easy Advance, a finance charge may apply. If applicable, the APR is 35.99%. The amount of the finance charge is shown on the Easy Advance Information Page and the Bank Product Application and Agreement.
- Your Easy Advance application is subject to underwriting, and you may receive an amount less than what you have requested, with the associated finance charge shown on the Easy Advance Information Page.
- The Easy Advance will be disbursed to them within 24 hours.
- The Easy Advance is not their actual tax refund.
- They may file an income tax return without applying for an Easy Advance.
- The federal and/or state tax refund will be used to pay back the Easy Advance and the related finance charge.
- They are not responsible for repayment of an Easy Advance or the related finance charge if the tax refund is not paid by the IRS and/or state.
- If they applied for an Easy Advance and Refund Transfer and are not approved for an Easy Advance, they will still receive a Refund Transfer.

- If they are not approved for an Easy Advance, they will still be charged tax preparation fees and Refund Transfer fees (if they applied for a Refund Transfer).
- The customer may apply for an Easy Advance without applying for a Refund Transfer.
- The timing and costs associated with all refund options, including options with no additional cost such as direct deposit by the IRS into the customer's bank account or a check mailed to their home directly from the IRS, with tax prep fees paid at the time of service.
- Explain that the IRS does not guarantee payment of the anticipated tax refund or a specific date on which it will disburse the refund.

Also, explain the following to customers choosing an Easy100:

- The Easy100 is a loan secured by their tax refund which will be repaid by their tax refund within an estimated 21 days of IRS acknowledgement. However, the IRS will not begin issuing refunds for Earned Income Tax Credit (EITC) and Additional Child Tax Credit (ACTC) related tax returns until February 15th.
- The Easy100 will be disbursed to them within 24 hours of IRS Acknowledgement.
- The Easy100 is not their actual tax refund.
- They may file an income tax return without applying for an Easy100.
- The federal and/or state tax refund will be used to pay back the Easy100.
- They are not responsible for repayment of an Easy100 if the tax refund is not paid by the IRS and/or state.
- If they applied for an Easy100 and Refund Transfer and the tax return is not acknowledged by the IRS, they will still receive a Refund Transfer.
- If they applied for an Easy Advance and an Easy100 and are not approved for an Easy Advance, they will still receive the Easy100 if the IRS acknowledged the tax return, and they will still be charged tax preparation fees and Refund Transfer fees (if they applied for a Refund Transfer).
- The customer may apply for an Easy100 without applying for a Refund Transfer.
- The timing and costs associated with all refund options, including options with no additional cost such as direct deposit by the IRS into the customer's bank account or a check mailed to their home directly from the IRS, with tax prep fees paid at the time of service.
- Explain that the IRS does not guarantee payment of the anticipated tax refund or a specific date on which it will disburse the refund.

Also, explain the following to customers choosing a December Dollars Advance:

- The December Dollars Advance is a loan secured by their tax refund which will be repaid by their tax refund within an estimated 21 days of IRS acknowledgement. However, the IRS will not begin issuing refunds for Earned Income Tax Credit (EITC) and Additional Child Tax Credit (ACTC) related tax returns until February 15th.
- If approved for December Dollars Advance, a finance charge will apply. The APR is 35.96%. The amount of the finance charge is shown on the December Dollars Advance Information Page and the December Dollars Advance Application and Agreement.
- Your December Dollars Advance application is subject to underwriting, and you may receive an amount less than what you have requested, with the associated finance charge shown on the December Dollars Advance Information Page.
- The December Dollars Advance will be disbursed to them within 24 hours.
- The December Dollars Advance is not their actual tax refund.

- The federal and/or state tax refund will be used to pay back the December Dollars Advance and the related finance charge.
- They are not responsible for repayment of a December Dollars Advance or the related finance charge if the tax refund is not paid by the IRS and/or state.
- If they applied for a December Dollars Advance and Refund Transfer and are not approved for a December Dollars Advance, they will still receive a Refund Transfer.
- If they are not approved for a December Dollars Advance, they will still be charged tax preparation fees and Refund Transfer fees (if they applied for a Refund Transfer).
- The customer may apply for a December Dollars Advance without applying for a Refund Transfer.
- The timing and costs associated with all refund options, including options with no additional cost such as direct deposit by the IRS into the customer's bank account or a check mailed to their home directly from the IRS, with tax prep fees paid at the time of service.
- Explain that the IRS does not guarantee payment of the anticipated tax refund or a specific date on which it will disburse the refund.

DISCLOSURE AND CONSENT TO RECEIVE DOCUMENTS ELECTRONICALLY

With your consent, Republic Bank & Trust Company ("Republic") will deliver the Bank Product Application and Agreement (the "Agreement") and all related disclosures and notices (collectively referred to as "Bank Documents") to you by displaying or delivering them electronically, and requesting that you print or download and retain the Bank Documents for your records. If you are filing a joint tax return, the pronouns "you" and "your" used in this **DISCLOSURE AND CONSENT TO RECEIVE DOCUMENTS ELECTRONICALLY ("Disclosure")** shall be understood to include both you and your spouse, where applicable.

This Disclosure contains important information that you are entitled to receive before you consent to electronic delivery of the Bank Documents. Your consent also permits the use of electronic signatures and electronic records in connection with the Agreement. Please print or download a copy this Disclosure for your files.

After you have read this Disclosure, if you agree to receive the Bank Documents from Republic electronically, and if you agree to the general use of electronic records and electronic signatures with Republic, please click the **"I CONSENT"** button where indicated below.

Computer Hardware/Software Requirements

In order to access your Bank Documents electronically, you must:

1. Be able to view the Bank Documents on your monitor.
2. Have access to an internet service provider and a Current Version (defined below) of Internet Explorer or Microsoft Edge, Chrome, Safari or Firefox to receive required information. By "Current Version," we mean a version of the software that is currently being supported by its publisher.
3. Be able to print (recommended) or download the Bank Documents.

If you do not have the required software/hardware, please click **"Cancel E-File"** below.

Your Consent is Required

Please be advised that if you do not consent to electronic delivery of the Bank Documents, Republic cannot proceed with the acceptance and processing of your Agreement. Your consent does not require Republic to provide the Bank Documents electronically. Republic, at its discretion, may deliver the Bank Documents or otherwise communicate with you through other means. Furthermore, Republic may require certain communications from you to be delivered to Republic, on paper, at a specified address.

Withdrawal of Consent

If you consent to electronic delivery of the Bank Documents, you may withdraw that consent at any time. To withdraw consent after clicking **"I CONSENT"** below, please contact Republic's Tax Refund Solutions' Taxpayer Support at 1-866-581-1040.

Paper Copies Available

At any time, you may request to receive paper copies of the Bank Documents by mailing Republic's Tax Refund Solutions ATTN: Exception Processing, PO Box 2348, Louisville, KY 40201. Postage fees may apply.

Consent

Please read the below paragraph and if you consent to the terms, click **"I CONSENT"** to proceed.

I confirm that the Internet access device I will use to receive the Bank Documents meets the requirements described above and that I have been able to view this Disclosure using that Internet access device. I have read the Disclosure and consent to receiving the Bank Documents electronically and also consent to the use of electronic signatures in place of handwritten signatures and the use of electronic records in connection with the Bank Documents.

I Consent