



REFUND TRANSFER PROGRAMS

TAXPAYER REFUND ADVANCE LOANS

AND SO MUCH MORE! www.epstax.net

Not all clients have cash in hand to pay your tax preparation fees, and they don't have to. With our three unique Refund Transfer programs, your clients can have their taxes prepared by a professional and use their refund to pay for it.



+ **Three simple refund transfer programs to choose from**

+ **Three refund disbursement types for your clients:**

- ✓ Check
- ✓ Direct Deposit
- ✓ FasterMoney® Visa® Prepaid Card⁴

+ **December Loyalty Program³**

+ **Get 50% of your fees with Fee-Advance upon IRS acknowledgement, prior to funding.⁵**

EPS OFFERS MORE CHOICE

You choose the best program for your business. *We provide* the best bank products and services.

CHOOSE e-COLLECT

Refund Transfer Fee

\$20

Lowest Taxpayer Cost

Compare and Save!

e-Collect	vs.	Competition
\$20		\$44.95

Over 55% Savings!

Offer Taxpayer Refund Advances?

YES^{2,6}

CHOOSE e-BONUS

Refund Transfer Fee

\$39.95

High ERO Rebates⁸

Up to
\$20

with no minimums!

+ Available to first-time EPS Tax-Pros

Offer Taxpayer Refund Advances?

YES^{2,6}

CHOOSE e-ADVANCE

Refund Transfer Fee

\$39.95

Offer Taxpayer Refund Advances?

YES!⁵

At no cost to your business^{6,7}.

In-Season
ERO Marketing Fee^{2,7}

\$0

All Amounts. All Disbursements.

CONTACT US



epstax.net



833-840-3221

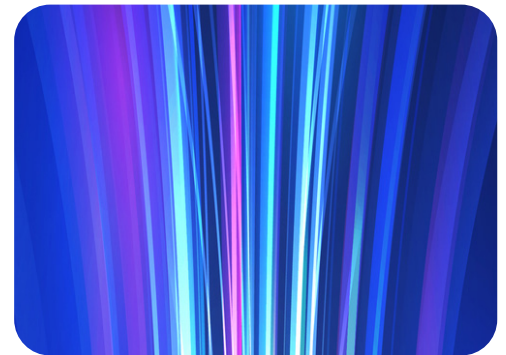
2025 TAXPAYER ADVANCE LOAN PROGRAM²

- ⊕ Taxpayer Advance Loans from \$250 to \$7,500
- ⊕ No-Cost Taxpayer Option: \$250, \$500, or \$1,000
- ⊕ \$1,250-\$7,500: APR 36%
- ⊕ No In-Season Marketing fees⁷ with e-Advance
- ⊕ Low In-Season Marketing fees⁷ with e-Collect and e-Bonus



2025 Taxpayer Refund Advance Loans²
\$250 - \$7,500

**TAXPAYER LOAN OPTIONS ARE THE SAME —
NO MATTER WHICH EPS PROGRAM YOU CHOOSE!**



<i>Refund Transfer Program¹</i>	<i>2025 Taxpayer Loan Amount</i>	<i>2025 Taxpayer Cost</i>	<i>2025 In-Season ERO Marketing Fee⁷</i>
e-Advance	\$250 : \$500 : \$1,000	\$0	\$0
	\$1,250 to \$7,500	36.0% APR	
e-Collect & e-Bonus	\$250 : \$500 : \$1,000	\$0	Check or DD \$34.95 Card \$0
	\$1,250 to \$7,500	36.0% APR	

1. The Refund Transfer is an optional tax refund-related product offered by Pathward®, N.A., Member FDIC. The Refund Transfer is not a loan. E-filing of tax return is required to be eligible for the product. Subject to approval. Fees apply. See terms and conditions for details.

3. The December Taxpayer Loyalty Program is not a loan to your clients. No fees may be charged to your clients for this program. Refer to your ERO Program Agreement for further details.

4. The FasterMoney® Visa® Prepaid Card is issued by Pathward®, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc.

5. Office loan availability dependent on ERO enrollment approval and eligibility criteria. Terms and conditions apply.

2. The Refund Advance is an optional tax-refund related loan provided by Pathward®, N.A., Member FDIC (it is not the actual tax refund) at participating locations. Program availability and loan amounts may vary based on state and software provider. The amount of the loan and applicable interest will be deducted from tax refunds and reduce the amount that is paid directly to the taxpayer. Fees for other optional products or product features may apply. Tax returns may be filed electronically without applying for this loan. Loans offered in amounts of \$250 (where available), \$500, \$1,000, 25%, 50%, or 75% of your expected tax refund up to \$7,500, with interest-based applicants receiving an average of \$2,157.45; \$7,500 available only to well-qualified applicants with a minimum expected tax refund of \$10,592. Underwriting standards subject to change. When calculating the amount of your loan, the amount of your "expected" tax refund may be affected by any refundable tax credits and fees. Loans in the amounts of \$250, \$500, and \$1,000 have an Annual Percentage Rate (APR) of 0.00%. Loans in the amounts of 25%, 50% or 75% of your expected tax refund have an APR of 36.0% with a minimum loan of \$1,250. For example, \$2,500 loan representing 50% of expected refund borrowed over 33 day term, total amount payable in a single payment is \$2,581.37 including interest. Availability is subject to satisfaction of identity verification, eligibility criteria, and underwriting standards.

6. Pre-Acknowledgement Loans (approved prior to IRS Acknowledgment) have a \$75 Marketing Fee.

7. A marketing fee of \$34.95 applies for every approved In-Season advance with e-Collect and e-Bonus programs or loans without a refund transfer. \$0 marketing fees require e-Advance program or use of the FasterMoney Visa Prepaid Card for disbursement with e-Collect and e-Bonus.

8. e-Bonus Terms: EPS Financial will pay a \$8 rebate for each funded check and direct deposit disbursement and \$16 for each card disbursement. An additional rebate of \$4 will be awarded for each additional funded deposit on any disbursement. Funding is defined as any taxpayer return funded by IRS or state that covers the entire e-Bonus product price of \$39.95 (account set up fee) or subsequent \$14 (additional deposit fee) and was funded between the start of eFile and April 30, 2026. The rebate will be sent to the tax professional via ACH between June 15-30, 2026. EPS reserves the right to withhold any rebate funding if the tax professional owes EPS money from duplicate checks, excessive loan loss, fraud, enrollment status, or other issues. Rebate availability varies by state and software.

Terms and Conditions subject to change. Please see website for the most current programs. www.epstax.net