

TAXPAYER REFUND ADVANCE[1]
PRICING CALCULATOR

eps powered by Pathward®

This is a quick reference guide to help you ***estimate*** the potential fees that you will be charged for your Taxpayer Refund Advance Loan.

When receiving a Refund Advance from EPS for $250, $500, or $1,000 - the loan carries a 0% APR.[1,2] That means the fee to you is $0.

For advances of $1,250 or more - the loan carries a 36% APR. Here is what that means for you...

If approved for a Refund Advance Loan greater than $1,250, you will be charged interest. The amount of interest you are charged depends on how many days it takes to repay the advance from your tax refund. In other words — if your tax refund is processed and deposited by the IRS or State quickly, you'll pay less than if your tax refund takes longer to be released. ***Don't worry though!*** We cap the interest charges at 60 days. So, the charges to you will stop at 60 days if your refund is delayed.

You can use this table to estimate how much your refund advance may cost you.

Outstanding Loan Time Period	*Your Cost Per $1,000 Borrowed*
Refund is deposited in 14 days	$13.81
Refund is deposited in 21 days	$20.71
Refund is deposited in 28 days	$27.62
Maximum charge (60 days)	$59.18

SO - if your advance loan is $3,400, and EPS receives your refund from the IRS in 21 days, the cost for the loan will about $70.41. That's 3.4 X $20.71

1 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, $1,250, 25%, 50%, or 75% of your expected tax refund up to $7,500, with interest-based applicants receiving an average of $1,960.40; $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 $1,250, 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 32 day term, total amount payable in a single payment is $2,578.90 including interest. Availability is subject to satisfaction of identity verification, eligibility criteria, and underwriting standards.

2 Certain Refund Advance Loans are available at no cost to taxpayers, however other options include a consumer fee.