

It's just easier here.™

REPUBLIC BANK

MEMBER FDIC

*Tax Refund
Solutions*®

republicrefund.com

Welcome

- About Republic Bank
 - Headquartered in Louisville, KY
 - 44 banking centers across 5 states
 - 3.7 billion in assets
 - Republic is one of the largest locally-owned community banks, and has been recognized as one of the top performing banks in the nation.
 - Over 17 years of experience delivering smooth tax seasons
 - Reliable banking relationship for your business
 - Process millions of customer refunds each year through thousands of tax offices



Bank Products For 2016-17

- Refund Transfer
- Easy Advance
- Tax Office Credit Programs
- Support
- Check Cashing Options
- Available Disbursement Methods

2016-17 RT Pricing

\$39 per Refund Transfer

\$10 per subsequent funding fee

Easy Advance

- Always know the amount your customer will receive!
 - \$1,250
 - Net refund of \$2,501 and up
 - Chargeback to ERO - \$50
 - \$800
 - Net Refund of \$1,100 - \$2,500
 - Chargeback to ERO - \$35

Easy Advance

- Two advance amounts with upfront details!
- **Available to 1st time ERO's**
- Loan amounts based on net refund
- Available in all 50 states!
- One application in tax software for all Bank Products!

Easy Advance

- Available for all disbursement types!
- NO Refund Transfer required to apply!
- NO collections activity!
- NO additional charge to taxpayer!
- Money in 24 hours or less!

Receivables Assistance - RAP

- Ease your cash flow issues at the beginning of tax season
- Payment of 50% of tax prep fees at beginning of season
- Uncapped
- 2% origination fee based on each dollar loaned (Just \$20 for \$1,000 Advanced)
- Repayment once funding begins
- 50% of prep fees until paid in full
- **AVAILABLE TO 1ST TIME EROS**

Taxpayer Text Updates

- Let us notify your taxpayers when their checks are ready
- Notification is only sent after you've printed the check (and you can choose to delay it)
- No charge to you or your customers (message and data rates may apply from the wireless carrier)
- Save yourself the effort of having to notify all your customers each week. Let us do it!

republictaxpayer.com

- Mobile friendly site
- Taxpayers log-in and check status for themselves!
- Find check cashing options
- Helpful forms/information

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Welcome

Taxpayer Login
Access details about your bank product

SSN: - -
Must be 9 numeric characters

Date of Birth: / /
MUST BE MM/DD/YYYY FORMAT

Refund Amount:
You must enter the exact whole dollar amount shown on your current year tax return. Example: 1234 (Please do not enter the \$.)

Filing Status:

Can't log in?
Call us at 866-581-1040

Check the status
OF YOUR REFUND AT
WWW.IRS.GOV AND
[www.irs.gov/where2refund?](http://www.irs.gov/where2refund)

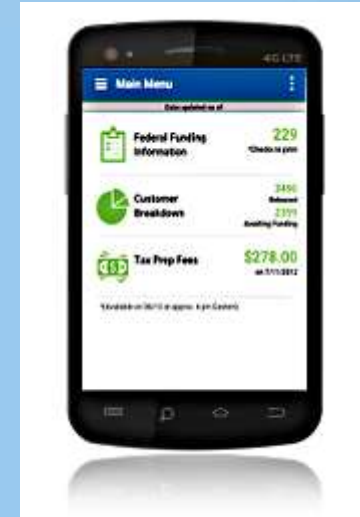
GO AHEAD, LOG IN NOW TO:

- View a summary of your tax preparation and other fees.
- Check your account activity.
- Find check cashing options.
- Access information to help you make financial decisions at tax time.

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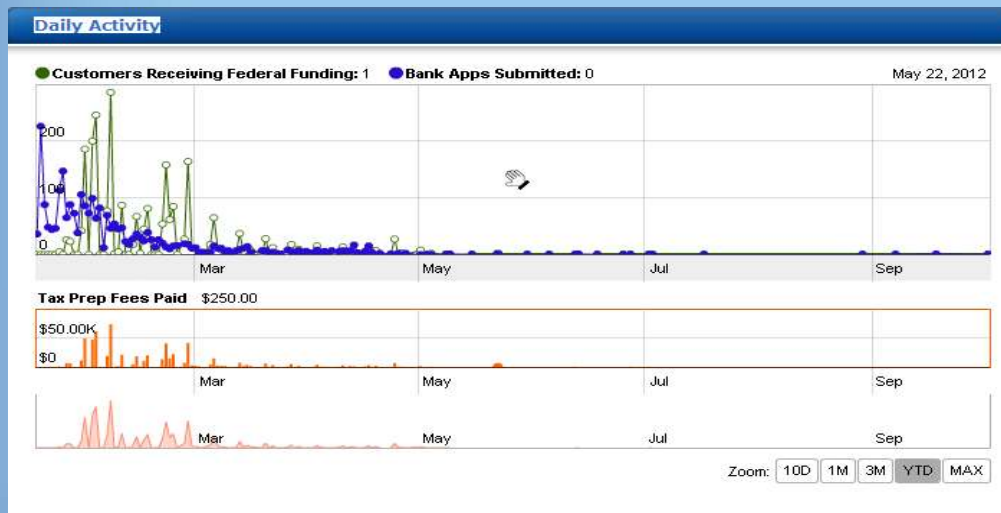
Mobile App

- Log in with the EFIN and password used to access the TIC
- Daily notifications for Federal Funding and Tax Preparation Fee Payments
- Charts for Bank Products released and pending, tax prep fees and funding release



Online Tools

- Dashboard and Reports
 - New Walmart Direct2Cash & Easy Advance information
- Advanced Notification about Funding



Marketing Assistance

- Each tax office approved with Republic Bank will automatically receive a supply shipment with updated materials
- Checks
- Sample marketing materials
- ERO training materials
- Taxpayer Education Materials
- Any additional items ordered on the TIC

Marketing Assistance

- Bank Product Banners
- Bank Product Posters
- Table Tents
- Mailers

**Get money in
24 hours or less**
with no additional charge to you!

File your taxes and apply for an
Easy Advance™!*

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*Ask Inside For Details!

2017 TAX SEASON

Are you getting a tax refund?

PAY NOTHING TODAY!

Just ask about a Refund Transfer* to have your fees deducted from your refund.

- FAST**
Your refund will be received by Direct Deposit at the Bank from the IRS or State!
- CONVENIENT**
You won't need to pay anything up front to have your taxes prepared!
- SECURE**
You can choose how to receive your Refund Transfer proceeds from several safe and secure options.

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*A Refund Transfer is a fee-based product offered by Republic Bank & Trust Company, member FDIC. A Refund Transfer and all other authorized fees will be deducted from your tax refund. Visit your tax preparer to learn about all filing options, including obtaining your refund at no additional cost.

888.4000
6206

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Taxpayer Education Materials

- Posters
- Brochures
- Post-its
- Quick Reference Guide

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Check The Status
of your refund at www.irs.gov
Click >> *where's my refund?*

Access Details
about your Bank Product at

 www.republictaxpayer.com  866-581-1040

RS1-3000
7/2016

2017 TAX SEASON

Tax Refund Options

You have many options for filing your tax return and receiving your refund. Of the options available to you, there are ways to obtain your refund without extra fees. Please see below for additional information.

	IRS Direct Options	Refund Transfer Options
Bank Fees	No	Yes ¹
Payment of Tax Prep	Paid directly to preparer	Can be deducted from refund
Filing Options	1) Paper Return 2) E-File	E-file
Disbursement Options	1) IRS issued check sent U.S. mail ² 2) IRS direct deposit to your account ³	1) Bank issued check from tax office 2) Bank direct deposit to your account ³ 3) Walmart Direct2Cash ³ 4) NetSpend Visa Prepaid Card ⁴
Paper Return Federal Refund Timing	IRS estimates within 6 weeks ⁵	Not Available
E-File Federal Refund Timing	Within 21 days of filing, but not earlier than Feb. 15 if tax return includes EITC or ACTC ⁶	

ADDITIONAL INFORMATION ABOUT REFUND TRANSFERS:

- ✓ You may choose to receive your refund as a Refund Transfer which is a fee-based product provided by Republic Bank & Trust Company.
- ✓ A Refund Transfer 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 a Refund Transfer.
- ✓ If you choose a Refund Transfer, a Refund Transfer Fee, and all other authorized fees will be deducted from your tax refund.
- ✓ If you choose a Refund Transfer, you will be charged a fee for your state refund or each additional funding. Please consult your tax preparer for specific details.
- ✓ You may be charged a Transmitter Fee and/or a Service Bureau Fee. Please consult your tax preparer for specific details.
- ✓ Tax preparation fees are determined by your preparer and disclosed to you on the Bank Product Application and Agreement.
- ✓ Prepaid Card usage fees may apply. Consult your Cardholder Agreement for details.

Para asistencia traduciendo esta información a Español, por favor notifique a su preparador de impuestos o llame a Republic Bank al 866-581-1040 y presione 2.

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1. Consult your tax preparer. For the state, Electronic Federal and other it will be assessed.
2.1. Fee time will handling for you. There will be other a bank direct deposit account for the 30 days.
2. For the state, the handling time will be assessed for the 30 days. An additional fee for the 30 days for the state.
3. For the state, the handling time will be assessed for the 30 days. An additional fee for the 30 days for the state.
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Marketing Support

- Create your own materials advertising our products!
 - Refund Transfer
 - Easy Advance
- Includes any marketing or social media campaign in newspapers, TV, radio, internet or any other medium.
- Must be submitted to trsadvertising@republicbank.com by December 16th

Disbursement Options

- Check Cashing
- Direct Deposit
- NetSpend Prepaid Visa Card
- Walmart Direct2Cash

Check Cashing

- Bank Affiliations
 - Wells Fargo
 - Up to \$8,000 for usually \$7.50 fee
 - Republic Bank
 - Up to \$5,000 for up to \$10 or 1.5% whichever is less
 - Local Banks
 - We can help you establish a check cashing agreement with a bank in your area

Check Cashing

- Walmart
 - Checks \$1,000 - \$7,500
 - Cost \$6
 - Checks less than \$1,000
 - Cost \$3 or 1% if less than \$300

Direct Deposit

- Customers with existing bank accounts
- No return to your office for a check
- Taxpayer avoids check cashing fees or holds
- Available for Easy Advance without Refund Transfer

NetSpend Card

- Instant Issue Cards
- Available to 1st year EROs
- Customers avoid check cashing fees
- Paper check may get lost or stolen
- No returning to your office for a check
- Available for Easy Advance without a Refund Transfer

Walmart Direct2Cash

- Taxpayer will pick up refund proceeds at Walmart.
- \$7 fee to pick up funds at Walmart
- Walmart Direct2Cash not available to customers who choose an Easy Advance Only.
- Available at participating Walmart locations for tax refunds up to \$7,500
- No state restrictions
- Taxpayer must provide mobile phone number or email address at time of application. Taxpayer will receive text/email with Walmart Reference Number. Must bring Reference Number and ID to pick up cash.
- You can look up their Reference Number on the TIC under Taxpayer Info tab.

Highlights

- No minimum volume requirements
- New offices welcome for **ALL** products and services that we offer!!!
- Upfront details for advance program
- What ERO's are saying:
 - “Thank you for a stress free tax season, without your reliability the season would have been stressful. Checks on time makes happy clients. REPUBLIC BANK MADE MY TAX SEASON A GREAT SEASON!”



Republic Bank & Crosslink

Questions?

Republic Bank
Tax Refund Solutions
Tax Office Relationship Support
1-888-676-2056

