

Bank Product Comparison Chart

	Republic Bank	Santa Barbara TPG
Pay-by-Refund¹	✓	✓
Bank Checks	✓	✓
Direct Deposit²	✓	✓
Software Purchase Assistance³	✓	✓
Auto Collect⁴	✗	✓
Enrollment	Closes end of May	Open Year Round
Refund Transfer Cost		
First Funding	\$39.95	\$39.95
Second Funding	\$14.00	\$14.95
Alternative Disbursement Methods	Netspend® Visa® Prepaid Card ⁵	GO2bank™ VISA® Debit Card ⁶
TaxPayer Advance	2 different Easy Advance ⁷ options	Fast Cash Advance ⁸
Rebate Program	\$8 for Federal \$5 for State	Requires a minimum of 100 funded Pay-by-Refunds ¹
Marketing Material Offerings	Banners, posters, tabletop displays, postcards, download-ready ads, email marketing, and digital marketing resources.	Large variety of free and premium marketing materials including print, video, social, direct mail*, and a listing on our tax pro directory website. Only provider of Marketing Pro ⁹ — the all-in-one digital management platform for tax pros.
Support Numbers	<p>Lo Guerra, Bilingual Account Executive (502) 588-1021</p> <p>Elba Ortiz Torres, Bilingual Account Executive II (502) 588-1458</p> <p>Margie Barito, Sales Manager (502) 588-1591</p> <p>Taxpayer Support (866) 581-1040</p>	<p>Dawn Spivey, Business Development Manager (828) 371-6272</p> <p>Tax Pro Support (New to TPG) (877) 901-5646</p> <p>Tax Pro Support (Existing Client) (800) 779-7228</p> <p>Taxpayer Support (800) 901-6663</p>

*Available to returning clients enrolled in Santa Barbara TPG's standard Refund Transfer Program with 100+ applied Refund Transfers.

TaxAct Pro Disclaimers

TaxAct Professional charges a \$15 transmittal fee in all States except for the following: NY, CT, IL, ME, MD, and AR due to state regulations. Additional fees or charges may apply.

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Bank Product Disclaimers

Bank Products are offered by Republic Bank & Trust Company, Member FDIC and by Santa Barbara Tax Products Group, LLC, (TPG), a Green Dot Company, through Green Dot Bank, Member FDIC.

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1. Pay-by-Refund (Which Refers to Refund Transfer)

Pay-by-Refund (which refers to Refund Transfers) and Cash Advances are offered by Republic Bank & Trust Company, Member FDIC and Santa Barbara Tax Products Group, LLC (TPG), a Green Dot Company.

Pay-by-Refund refers to a Refund Transfer which is a fee-based product offered by Republic Bank & Trust, Member FDIC. A Refund Transfer Fee and all other authorized amounts will be deducted from the taxpayer's tax refund.

Pay-by-Refunds offered by TPG, a Green Dot Company, are deposit products using Civista Bank, Member FDIC, that enable certain deductions from the account to be processed. Pay-By-Refunds are not loans. Tax refund and e-filing are required in order to receive Pay-By-Refund. Fees apply. Terms and conditions are subject to change without notice.

2. Direct Deposit

If a customer chooses direct deposit; it may take additional time after the disbursement of the funds for their financial institution to post the funds to their account.

3. Software Purchase Assistance

Software Purchase Assistance Program (SPA) is offered by Republic Bank & Trust, member FDIC. ERO must be eligible and approved by Republic Bank & Trust.

Advance is subject to approval. Must enroll in Standard Refund Transfer program to qualify; all discount programs offered through TPG are excluded from this program. Software Purchase Assistance advances provided by Green Dot Corporation.

4. Auto Collect

AutoCollect is an optional service provided by Santa Barbara Tax Products Group, LLC. Fees apply to the ERO with respect to successful collections. TPG is facilitating collections that are being made directly through EROs.

Online payments provided by AffiniPay, LLC, which is not an affiliate of Santa Barbara Tax Products Group, LLC. Separate fees for this service apply. Not available in Puerto Rico. CPACHarge is a registered agent of Wells Fargo Bank, N.A., Concord, CA and Citizens Bank, N.A. Card brand network fees may apply.

5. Netspend Visa Prepaid Card

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 Transaction fees, terms, and conditions apply to the use and reloading of the Card Account. See the Cardholder Agreement for details.

6. GO2bank™ VISA® Debit Card

GO2bank™ cards are issued by GO2bank, Member FDIC, pursuant to a license from Visa U.S.A., Inc. Visa is a registered trademark of Visa International Service Association. GO2bank also operates under the following registered trade names: Green Dot Bank, GoBank and Bonneville Bank. All of these registered trade names are used by, and refer to, a single FDIC-insured bank, Green Dot Bank. Deposits under any of these trade names are deposits with Green Dot Bank and are aggregated for deposit insurance coverage up to the allowable limits.

7. Easy Advance

ERO must be enrolled for Republic Bank's Refund Transfer (also known as Pay-by-Refund) Program to offer the Easy Advance programs. Cost to ERO per approved Easy Advance, if any, will be deducted from ERO tax preparation fees and cannot be passed to the taxpayer. If a customer does not choose a Refund Transfer (also known as Pay-by-Refund), disbursement options are direct deposit or prepaid card. Net Refund refers to the taxpayer's expected refund amount after deduction of all fees.

There will be an additional charge to the ERO for each approved pre-ACK Easy Advance or pre-ACK Fast Cash Advance.

8. Fast Cash Advance

ERO must be enrolled for TPG's Pay-by-Refund Program to offer the Fast Cash Advance program. Cost to ERO per approved Fast Cash Advance, if any, will be deducted from ERO tax preparation fees and cannot be passed to the taxpayer. If a customer does not choose Pay-by-Refund, disbursement options are direct deposit or prepaid card. Net Refund refers to the taxpayer's expected refund amount after deduction of all fees.

Fast Cash Advance is an optional tax-refund related loan provided by First Century Bank, N.A., member FDIC (it is not the actual tax refund) and is available at participating locations. 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 from the refund. Fees for other optional products or product features may apply and will be disclosed at the time of application. Tax returns may be filed electronically without applying for this loan. Loans are offered in amounts from \$500-\$7,000 and are offered both pre-IRS acknowledgment of the tax return and post-IRS acknowledgment of the tax return. All loans have an Annual Percentage Rate (APR) of 35.99%. For example, for a loan of \$2,000 with a repayment period of 30 days, the total amount payable in a single payment is \$2,059.16 including principal and interest. Not all consumers will qualify for a loan or for the maximum loan amount. Offer and terms subject to change at any time without prior notice.

Based on cost for post-acknowledgment refund advance. Incentive paid as long as IRS tax refund is loaded on to the Go2Bank Visa® Debit Card. IRS tax refund deposit must be received by 5/31/24. \$39.95 incentive paid by 6/30/24 for taxpayers with Fast Cash Advance and IRS-funded Refund Transfer loaded onto a GO2bank™ VISA® Debit Card. If enrolled through a service bureau, please check with bureau associate for details on incentive payment. Must be enrolled in the standard Refund Transfer program to qualify for standard pricing; all discount programs offered through TPG are subject to other pricing.

9. Marketing Pro

Separate fees apply for the Marketing Pro service.