

It's just easier here.™

REPUBLIC BANK

MEMBER FDIC

*Tax Refund
Solutions*®

republicrefund.com

Republic Bank is excited to be a partner of



Refund Transfer Program



- \$39.95 per Refund Transfer
 - Disbursement Types
 - Check, Direct Deposit, Debit Card
- \$10 per subsequent funding fee
 - NetSpend Prepaid Card
 - \$10 Revenue Share (\$15 for 11 or more)

Loan Option 1



EA Plus – Advances of \$500 - \$6000 (\$45 fee to ERO and 35.99% APR to taxpayer)

PLUS EA Amount	Min. Net Refund	Max. Net Refund	Finance Charge	ERO Fee	PreAck Fee
\$500	\$500	\$1,999.99	\$14.79	\$45.00	\$30.00
\$1,000	\$2,000	\$2,999.99	\$29.58	\$45.00	\$30.00
\$1,500	\$2,000	\$2,999.99	\$44.37	\$45.00	\$30.00
\$2,000	\$3,000	\$3,999.99	\$59.16	\$45.00	\$30.00
\$3,000	\$4,000	\$5,499.99	\$88.75	\$45.00	\$30.00
\$4,500	\$5,500	\$6,999.99	\$133.12	\$45.00	\$30.00
\$6,000	\$7,000	No Limit	\$177.49	\$45.00	\$30.00

- Added two additional tiers (\$1000 and \$4500) and lowered net refund amounts
- Starts during the Controlled Launch (HUB Testing)
- Available for all disbursement types
- **Flip to check is no more!**
- *Taxpayer can choose the amount eligible for or below*
- *January 24th is the deadline to enroll for EA Plus*



Loan Option 2



EA Office Pay - Advances of \$500 - \$3000 (\$60 fee to ERO and no EA fee to the taxpayer)

PLUS EA Amount	Min. Net Refund	Max. Net Refund	ERO Fee	PreAck Fee
\$500	\$500	\$1,999.99	\$60.00	\$30.00
\$1,000	\$2,000	\$2,999.99	\$60.00	\$30.00
\$1,500	\$2,000	\$2,999.99	\$60.00	\$30.00
\$2,000	\$3,000	\$3,999.99	\$60.00	\$30.00
\$3,000	\$4,000	\$5,499.99	\$60.00	\$30.00

- ERO pays the entire EA Fee and there is no charge to the taxpayer for the EA
- Starts during the Controlled Launch (HUB Testing)
- Available for all disbursement types
- **Flip to check is no more!**
- Taxpayer can choose the amount they would like to apply for!
- *January 24th is the deadline to enroll for EA Office Pay*



Loan Option 3



EA Customer Pay – Advances of \$500 - \$2000 (\$0 fee to the ERO and 35.99% fee to the taxpayer)

PLUS EA Amount	Min. Net Refund	Max. Net Refund	Finance Charge	PreAck Fee
\$500	\$500	\$1,999.99	\$14.79	\$30.00
\$1,000	\$2,000	\$2,999.99	\$29.58	\$30.00
\$1,500	\$2,000	\$2,999.99	\$44.37	\$30.00
\$2,000	\$3,000	\$3,999.99	\$59.16	\$30.00

- Taxpayer pays the entire EA Fee and there is no charge to the ERO for the EA
- Customer Pay is only available to offices with prior year performance confirmed to be good
- Customer Pay is only available to offices that are eligible where \$8 per product is available
- ***If RightWay advocates for an office that is eligible the \$8 per product must be created***
- ***If losses are in excess of 2%, \$8 per product is forfeited; if losses less than 2% \$8 per released...***
- Offices that apply for Customer Pay will be flipped to EA Plus if not eligible for program
- *December 23rd is the deadline to enroll for EA Customer Pay*
(will market December 16th)



Pre-Ack EA



Offices that opt in to the Pre-Ack EA will have the ability to have EA proceeds available for their taxpayers from January 2th up to the official start of e-file.

- Available for Plus, Customer Pay and Office Pay
- An additional premium of \$30 will be charged for the preACK Advance (regardless of Advance program selected)
- Up to \$2K for Customer Pay, \$3K for Office Pay and \$6K for EA Plus
- Available for all disbursement types
 - Check, Direct Deposit and Debit Card



Pre-Ack EA Continued

- Highest average advance amount in the industry
- Taxpayers able to choose amount eligible for or below
- Checks hit the street within 10 minutes of the receipt of the tax return and bank application
- **Offices opted-out during HUB Testing can't opt back in**
- Same taxpayer underwriting criteria as post ACK Easy Advance
 - no first year filers are eligible for preACK
 - funding requirements in order to be eligible for the preACK

Receivables Assistance-RAP



- Starts during HUB TESTING!
- Eased cash flow issues at the beginning of tax season
- Payment of 50% of tax prep fees at beginning of season...
- **Up to \$250,000 per office!!!**
- 2% origination fee based on each dollar loaned
- Repayment once funding begins
- 50% of prep fees until paid in full
- *Brand new offices limited to \$600/\$300 RAP for 1st year
- **AVAILABLE to 1st TIME EROs**



Pre-Season Capital



- Money provided beginning **November 18th** to EROs to help get prepared for the season (office startup, office equipment and promotional expenses) for renewal offices
- Money provided **every Friday beginning December 6th -27th** for new and renewal offices
- **\$3,000 - \$40,000** per office (minimum of 100 RTs)
- Opt-in through the TIC beginning November 4st – December 21st
- Cannot exceed more than 10% of prior year fee revenue
- **ANY** prior experience with Republic Bank
- PRE RAP origination fee is 3% for 2019/2020
- Advance is repaid through tax preparation fees once season begins
- Brand New Offices limited to \$20K in preRAP for 1st season
- Cross collections with TPG and META this season



Exceptional Support



- Taxpayer Text Updates
- republictaxpayer.com
- Mobile App (Republic Bank Tax Refund Solutions)
- Online Tools
- Marketing Assistance
- VIP Option Available



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)

- **Walmart**

- Checks \$1,000 - \$7,500 (\$6)
- Checks less than \$1,000 (\$3 or 1% if less than \$300)
- Walmart Direct2Cash



Republic Bank & RightWay



In a season where there is uncertainty and questions of reliability exist, using a program you can trust matters. Republic's experience and stability are not in question! Come see why it's just easier here!

Questions?

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