

WE MEAN BUSINESS

GET THE STABILITY AND SUPPORT YOU REQUIRE

FROM THE BANK PRODUCTS LEADER



FEEL FREE TO MAKE CLIENTS HAPPY

NO ERO FEE!*

for post-ACK loans on a Walmart MoneyCard^{2,4}



FastCashADVANCE

TAX TIME LOANS FOR TAXPAYERS

*After \$39.95 incentive



- Attract client with advances up to \$6,000¹
- Attract early filers with advance available January 2²
- No ERO cost when loaded on a Walmart MoneyCard³
- Taxpayers may get up to \$500 for no cost⁴

FastCashADVANCE

ATTRACT MORE CLIENTS WITH A TAXPAYER ADVANCE OF UP TO \$6,000¹ AND NO ERO FEE³

- Advance issued in a single disbursement by check or Walmart MoneyCard⁵
- Free marketing media kit automatically sent to your office
- Largest selection of free, oversized, and downloadable digital marketing media

1 Fast Cash Advance is an optional tax-refund related loan provided by First Century Bank, N.A. (it is not the actual tax refund) 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. Tax returns may be filed electronically without applying for this loan. Loans offered in amounts from \$250 - \$6,000 and are offered both pre-IRS acknowledgment of the tax return and post-IRS acknowledgment of the tax return. Pre-acknowledgment loans of \$3,000 or less have an Annual Percentage Rate (APR) of 16% and such loans above \$3,000 have an APR of 45%. Post-acknowledgment loans of \$250-\$500 have an APR of 0%, loans of \$501 - \$3,000 have an APR of 16% and loans above \$3,000 have an APR of 45%. For example, for a post-acknowledgment loan of \$2,000 with a repayment over 30 days, the total amount payable in a single payment is \$2,026.30 including interest.

2 Pre-ACK Fast Cash Advance available Jan. 2. Post-ACK Fast Cash Advance available first day of e-filing.

3 Based on cost for post-acknowledgment refund advance. Incentive paid as long as IRS tax refund is loaded on to the Walmart Money Card®. IRS tax refund deposit must be received by 5/31/20. \$39.95 incentive paid by 6/30/20 for taxpayers with Fast Cash Advance and IRS-funded Refund Transfer loaded onto a Walmart MoneyCard. 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.

4 No fee to taxpayer for Post-ACK loans up to \$500. Post-ACK Fast Cash Advance loans approved upon IRS acknowledgment.

5 The Walmart MoneyCard is subject to successful activation. Additional fees may apply. See Cardholder Agreement or visit WalmartMoneyCard.com for complete details. The Mastercard Card is issued by Green Dot Bank, member FDIC, pursuant to a license from Mastercard International Inc. Green Dot Bank also operates as GoBank and Bonneville Bank. All of these trade names are used by, and refer to, a single FDIC-insured bank, Green Dot Bank. Deposits under any of these trade names are aggregated for deposit insurance. The "Spark" design, and Walmart and Save money. Live better. are marks and/or registered marks of Wal-Mart Stores, Inc.

Tax pros earn \$39.95 when advance loan goes on Walmart

REFUND ADVANCE DISBURSEMENT TYPE	MoneyCard FEE
Post ACK Advance on a Walmart MoneyCard	Free*
Post ACK Advance on a check	\$39.95
Pre ACK Advance on a Walmart MoneyCard	\$39.95*
Pre ACK Advance on a check	\$79.90

* After \$39.95 incentive

REQUIREMENTS FOR FAST CASH ADVANCE

New and existing TPG clients are eligible to offer the Fast Cash Advance:

Volume: Processed 20+ applied Refund Transfers last tax season

Funding rate: Federal Refund Transfer funding rate of 80% or more last tax season

RefundTRANSFER

EARN MORE WITH PAY-BY-REFUND

- \$5 Tax Pro Incentive¹ for every Refund Transfer loaded on a Walmart Money Card without Fast Cash Advance
- **Earn \$4** for each Refund Transfer check by charging taxpayer a \$12 check fee²
- **Up to \$150** documentation preparation fee available to you³
- Refund disbursed by Walmart MoneyCard, Walmart Direct2Cash, cashier's check or direct deposit
- Checks cashed for \$10 or less at Walmart or Wells Fargo

\$39.95 – First funding
(Direct deposit, check, or Direct2Cash)

\$14.95 – Second funding

1 Incentive paid as long as IRS tax refund is loaded on to the Walmart Money Card®. IRS tax refund deposit must be received by 5/31/20. \$39.95 incentive paid by 6/30/20 for taxpayers with Fast Cash Advance and IRS-funded Refund Transfer loaded onto a Walmart MoneyCard. 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.

2 Check fee is optional for ERO, but if ERO opts in, fee charged on all Refund Transfer disbursements on checks, and does not apply to Fast Cash Advance disbursed on checks. \$4 incentive per check paid to ERO.
3 EROs may charge a document preparation fee up to an amount allowed by software transmitter. TPG charges a processing fee when there is a document preparation fee. For document preparation fees of \$1-\$50, the processing fee is \$5; for \$50.01-\$100, it's \$7; and for >\$100, it's \$10. These fees are charged to the taxpayer. For example, if the ERO charges a \$150 document preparation fee, these two fees to the taxpayer equal \$160.

AutoCOLLECT

SPEND MORE TIME PREPARING RETURNS & LESS TIME COLLECTING FEES

Let TPG collect fees from unfunded clients so you don't have to

- TPG contacts taxpayers on your behalf that selected a Refund Transfer w/ direct deposit and are 1 month past expected IRS funding
- **Clients can pay your fees** with a credit card or bank account
- **TPG will direct debit fees** from clients that do not pay with credit or debit
- **Payment** issued to you by direct deposit
- **Personalized control** to monitor progress and make adjustments

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.

PreSeason**FUNDS**

START THE SEASON RIGHT

Grow your business with cash flow available pre-season



PreSeasonFUNDS pre-season tax pro advance
Existing clients can get up to \$18,000

- Available starting Dec.1 . Must opt in by Dec. 15
- Cost: \$30 for every \$1,000 advanced
- A great way help with office overhead, improvements, and marketing costs

Must opt-in by December 31 to qualify. Advances subject to approval. Must be enrolled in Standard Refund Transfer program to qualify; all discount programs offered through TPG are excluded from this program. Pre Season Funds available only to prior TPG clients. Advances provided by Green Dot Bank, Member FDIC. Check with transmitter for availability.

SimplyPAID

CASH FLOW FOR THE START OF TAX SEASON

Get the money you need during tax time



SimplyPAID in-season tax pro advance

Get up to \$150,000¹ (when combined with a pre-season advance)

- Get paid in 1-2 days instead of waiting up to 21+ days for IRS-funded fees²
- Available first day of filing thru Feb. 25
- Cost: \$1 for every \$100 advanced
- Helps you cover payroll and office expenses at the start of the season

¹ Amount includes \$18,000 pre-season advance which may be selected in-season or pre-season to qualified and existing TPG clients. Must opt-in by December 31st to qualify.

² 70% of tax preparation fee advanced upon IRS Accepted Acknowledgment - up to \$420 per return.

Advance is subject to approval. Must be enrolled in Standard Refund Transfer program to qualify; all discount programs offered through TPG are excluded from this program. Pre Season Funds available only to prior TPG clients. Advances provided by Green Dot Bank, Member FDIC. Check with transmitter for availability.

THE FASTEST WAY TO ISSUE REFUNDS

Help yourself to more benefits with Walmart MoneyCard®



- Issue one card and your client doesn't need to come back to pick up a check
- Refund available on MoneyCard before check print records reach your software
- Get \$39.95 for every Refund Transfer with a Fast Cash Advance loaded on a WalmartMoneyCard¹
- Get \$5 for every Refund Transfer loaded on a Walmart MoneyCard¹ without a Fast Cash Advance
- Taxpayer notifications save you time

1 Incentive paid as long as IRS tax refund is loaded on to the Walmart Money Card®. IRS tax refund deposit must be received by 5/31/20. \$39.95 incentive paid by 6/30/20 for taxpayers with Fast Cash Advance and IRS-funded Refund Transfer loaded onto a Walmart MoneyCard. 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

EVEN MORE BENEFITS FOR YOUR CLIENTS

It's not just for tax time



- Clients can earn up to 3% cash back (up to \$75 annually) when they shop at Walmart (in stores, Walmart.com and at Walmart fuel stations)¹
- Clients can get their pay up to 2 days before payday with ASAP Direct Deposit^{TM2}
- Savings Vault helps clients save some of their refund for a rainy day
- Use the Walmart MoneyCard app to:
 - Deposit checks to the card
 - Send money to anyone in the U.S.
 - Load a check to a card at Walmart - no reload fee³

¹ Up to \$75 per year Cash Back is credited to card balance at end of Reward Year, and is subject to successful activation and other eligibility requirements. Visit WalmartMoneyCard.com for complete details.

² Clients can get their pay up to 2 days before payday or their government benefits (i.e. not your tax refund) up to 4 days before benefits day. Timing depends on deposit verification and when we get notice from their employer or benefits provider, and may vary from pay period to pay period.

³ Standard Walmart Check Cashing fees and limits apply. Not available in all states or stores.

OTHER DISBURSEMENT OPTIONS

Convenient ways for clients to receive their refund



Receive a direct deposit to an existing bank account



Pick up a cashier's check printed from your office



Pick up cash at any Walmart store for a \$7 fee.

- Checks up to \$7,500 cashed at participating Walmart stores for \$8 or less¹
- Checks up to \$9,500 cashed for \$10 or less at any Wells Fargo

¹ Currently, check cashing at Walmart is not available in NJ, NY and RI. The check limit at Walmart in Connecticut is \$2,500 and Florida is \$2,000. Fees and limitations apply.

BOLD & EFFECTIVE ADVERTISING

Boost your business with the most available marketing media in the industry



Download free ads to print or upload in your tax office



Marketing kits shipped to you



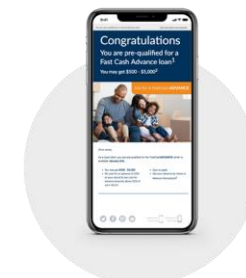
Spanish language materials



Premium items, including banners & outdoor flags



Direct mail postcards for returning clients



Taxpayer advance prequalification e-mails drive taxpayers to your office

Marketing resources available to offices enrolled in Standard Refund Transfer program.

HELP TAXPAYERS FIND YOU

Get listed in our FREE Tax Pro Directory once you have enrolled



TaxProSearch.com

Free for TPG clients

- Display your contact info and the products and services you offer

Just another way TPG helps you get more customers.

TPG PUTS MORE MONEY IN YOUR POCKET

No one offers more resources to help you grow your business

MORE CLIENTS

MORE
INCENTIVES

MORE CASH IN
YOUR POCKET

1. Offer a larger refund advance to taxpayers– up to \$6,000 available Jan. 2 for **no ERO fee** when loaded on Walmart MoneyCard (after \$39.95 incentive)
2. No-cost refund advance option for taxpayers (post-ACK up to \$500)
3. **AutoCOLLECT** allows TPG to collect your tax prep fees on unfunded returns.
4. The Walmart MoneyCard saves you and your clients, time and money
Special card incentives for you and your clients
Taxpayers don't need to return to your office for a check.
5. Get business cash flow with our tax pro advances
Starting Dec. 1, tax pros qualify for up to \$150,000 (pre & in-season combined), advanced in 1-2 days
6. More free marketing resources and the power of national advertising on your behalf
Store signage, digital media, direct mail, email campaign and tax pro directory
7. **Earn \$250 for every ERO you refer that switches to TPG** (visit website for details)