

Banks/Program Offerings	REFUNDO	REFUND-ADVANTAGE	REPUBLIC	TPG
Prep Fee Cap	No Cap	Max Prep Fee: \$1,500	\$1,499.99	No Cap
Refund Transfers Methods	Check, Debit Card, Direct Deposit	Check, Debit Card, Direct Deposit	Check, Debit Card, Direct Deposit	Check, Debit Card, Direct Deposit
First Funding Fee	\$39.95	\$39.95	\$39.95	\$39.95
Second Funding Fee	\$10.00	\$12.00	\$10.00	\$14.95
Card Incentive	1-10 = \$10 : 10+= \$15	\$5	10 cards = \$10 - 11+ cards = \$15	\$5
Pre Season Capital	YES	YES	YES	YES
Pre Season Capital Payback Terms	Collected at First Funding	Collected at First Funding	Collected at First Funding	Collected at First Funding
Qualifications for Pre Season Cap	New or Returning < 100 funded < 85% funding	New or Returning < 50 funded < 80% funding	100+PY Funded & Prior History with Republic	New or Returning < 100 funded < 85% funding
Pre Season Cap Available	Up to \$100K - Varies based on volume	Varies by Client	\$3K-\$40K Depending	Up to \$40K
Start and finish Dates	Oct 1st - Dec 31st	Now - 1/31/2020	Nov. 20 - Dec 25	Early November - Must opt in by Dec. 15
Cost of funds	\$30 Per \$1,000 Borrowed	\$19 Per Month Per \$1000 Borrowed	3% Origination Fee	\$22.50 Per/mo. for every \$1,000 Borrowed
In Season Capital	YES	YES	YES	YES
Qualifications for In Season Cap	New or Returning < 50 funded < 85% funding	Prior Year History	Available to Everyone	New or Returning < 50 funded < 80% funding
Payback Terms	Collected at First Funding	50% 1st funding, 100% until repaid	Repayed at 50% until paid in full	Collected at First Funding
Amount of In Season Cap Available	75% of prep fees up to \$500. Max based on volume.	50% of Prep Fees up to \$300 - Opt out anytime	50% of Prep Fees up to \$300 - Opt out anytime	75% of fees up to \$420 Per Return.- Opt out anytime
Cost of funds	\$5 per \$100	\$2.50 Per Client?	2% Origination Fee	1.25% per \$100
Start and finish Dates	Hub Testing - February 14	Hub Testing - Feb. 25?	Hub Testing - Feb. 25?	Hub Testing - Feb. 25
Taxpayer Advance Programs	YES	YES	YES	YES
Pre Ack Fee to ERO	\$75	\$75	\$75	Check = \$79.90 - Debit Card = \$39.95
Advance Amounts	\$500-\$9,500	\$500-\$6,000	\$500-\$6,000	\$500-\$6,000
Disbursement Method	Check, Debit Card, Direct Deposit	Check, Debit Card, Direct Deposit	Check, Debit Card, Direct Deposit	Check, Direct Deposit or Debit Card
ERO Qualification / Funding Rate	< 50 funded + < 85% funding	<85%	<85% Funding	<20 BP's + <80% funding
Start and Finish Dates	Jan 2 - Start of E-file	Jan 2 - Start of E-file	Jan 2 - Start of E-file	Jan 2 - Start of E-file
Post Ack Fee to ERO	\$50	\$25	\$45	Check = \$39.95 - Debit Card = \$0
ERO Qualification / Funding Rate	< 50 funded < 85% funding	<80% Funding	<80% Funding	<20 BP's + <80% funding
Start and Finish Dates	Start of Efile - February 28	Start of Efile - February 28	Start of Efile - February 28	Start of Efile - February 28
Fee to Taxpayer	2%	2% of Loan / 36% APR Calc Daily	35.99% APR	% Varies based on amount
New EFINs Participate	Must have prior history	Potentially	Potentially	Must have prior history
Taxpayer Qualifications	It's Complicated	It's Complicated	It's Complicated	It's Complicated
Refund Parameters	Net Refund greater than advance + Fees	Net Refund greater than advance + Fees ?	Net Refund greater than advance + Fees	Net Refund greater than advance + Fees
Bank Website	www.refundo.com	Refund-Advantage.com	https://www.republicrefund.com/	https://www.sbtpg.com/tax-pro-home
ERO Phone #	908-445-5544	800-967-4934	866-491-1040	800-779-7228
Taxpayer Website	Chat on website	taxpayerinfo.com	http://www.republictaxpayer.com/	https://taxpayer.sbtpg.com/
TP Phone #	908-445-5544	866-876-6648	866-581-1040	800-901-6663