



7 WAYS TO MAKE THE MOST OF YOUR TAX REFUND

1. Direct Deposit
2. Reduce credit card debt
3. Save for a major appliance
4. Create an emergency fund
5. Save for a child's education
6. Boost retirement funds
7. Pay down on home mortgages

Direct Deposit

The first thing you can do with your tax refund is ask for Direct Deposit into your bank account. You can receive your tax refund by Direct Deposit when you file electronically, by telephone or paper.

Why do so many people choose direct deposit? It's easy, it's secure, it's convenient and it's FAST! In the Refund Section of your 1040 income –tax return, simply indicate your bank's routing transit number, your bank account number, and the type of account (checking, savings). Then your refund will be sent directly to your bank account.

Choosing Direct Deposit means there will be no lost, stolen, or undeliverable paper checks. In previous years as many as 102,000 people had their checks returned as undeliverable due to an incorrect address. Enjoy knowing your tax refund will be deposited into your account without any extra hassle. You'll get your refund in half the time that paper filers do!