

LOAN CENTRAL

(IMPORTANT TERMS and OTHER IMPORTANT INFORMATION on the Reverse Side)

Select **one or more services** you are requesting by **CHECKING** the **BOXES**:

SECTION 1 Return Preparation

I elect to have Loan Central prepare my federal tax return

By choosing this option you must provide Loan Central with all material information required to complete your taxes. You must complete the "Tax Preparation Questionnaire/Application" form. After you have supplied ALL information, Loan Central can provide you with the cost of providing this service - see "Tax Preparation Fee Schedule" on reverse. If you elect the Refund Anticipation Loan option below & receive a loan, your federal tax preparation costs will be waived.

I elect to have Loan Central prepare my state return(s) for a cost of \$35.00 for each state return

You understand that if your state refund is less than \$200.00, it may be mailed directly from the state to the address listed on your return unless you provide your deposit account information below.

Deposit Bank _____ Routing # _____ Account # _____

 Checking
 Savings

I elect to have Loan Central prepare my city tax return, \$10.00 fee per return.

Name of City _____ (some restrictions may apply)

SECTION 2 Electronic Filing Options (E-file) - You MUST Choose ONE an ERP is selected in Section 3 below

I elect to have Loan Central electronically file my tax return for a cost of \$35.00

I elect to file my return electronically myself though an independent third party

If you choose this option, you must provide the following information in order to secure a RAL:

- Confirmation of electronic filing indicating the refund will be deposited in a specific "Special Purpose Deposit Account" at The Ohio Valley Bank.
- Log-in credential for website used for electronic filing
- Proof of the IRS acceptance of the e-filed return

The IRS website offers this service for FREE at <http://www.irs.gov> (search "free e-file")

SECTION 3 Electronic Refund Products (ERP) - You are NOT required to apply for any ERP

All products below require one of the electronic filing options in Section 2.

Electronic Refund Deposit (ERD) - Direct deposit into YOUR checking or savings.

Preparation fees and E-file fees must be paid by you up front at the time of filing your return(s).

Deposit Bank _____ Routing # _____ Account # _____

 Checking
 Savings

Electronic Refund Check (ERC) - All preparation fees including a \$5.00 Special Purpose Deposit Account fee each for Federal & State deposit will be deducted from your tax refund.

Refund Anticipation Loan (RAL). Check the option you are requesting (request quote for fee details)

\$2000 RAL check or the amount of my federal refund, whichever is less.

\$3000 RAL check or the amount of my federal refund, whichever is less. You MUST have received an ERP from Loan Central the prior year to qualify for this option.

Maximum RAL Amount available after combining my existing loan with my RAL.

Lesser RAL Amount than the options above, not to exceed my refund. **Requesting \$** _____

Select
One

Applying for Individual Credit - Spouse may opt out of applying for credit, see "Note Addendum/Agreement"

Applying for Joint Credit (Initials) _____ & _____



By signing below, you certify that you have made your selections for products & services that you are requesting Loan Central to perform. You have read the **reverse side of this form** and agree to the terms pertaining to your selections.

X _____
Taxpayer Signature

X _____
(Spouse) Taxpayer Signature (if applicable)

Address: _____