

# American Express Serve<sup>®</sup>

**Jackson Hewitt<sup>®</sup>**  
TAX SERVICE

American  
Express Serve



# Great benefits and services with American Express Serve®!



**GET ACCESS TO YOUR IRS REFUND UP TO 2 DAYS FASTER THAN STANDARD DIRECT DEPOSIT<sup>1</sup>**

Select direct deposit to an American Express Serve Card to access your tax refund up to two days earlier.



**CASH PICKUP POWERED BY RIA®**

With convenient Cash Pickup Powered by Ria®, get up to \$2,900 of your tax refund per day in cash at over 4,700 Walmart stores.<sup>3</sup> Visit [www.serve.com/jacksonhewitt/cashpickup](http://www.serve.com/jacksonhewitt/cashpickup) for locations.



**ATM WITHDRAWALS**

Free ATM withdrawals at over 30,000 MoneyPass® ATMs nationwide.<sup>2</sup> Visit [www.moneypass.com](http://www.moneypass.com) for locations.



**USE VIRTUALLY ANYWHERE AMERICAN EXPRESS® CARDS ARE ACCEPTED**

Select "Credit" on the keypad. No PIN is required for in-store purchases. **Plus, fraud protection if your Card is lost or stolen. Terms and conditions apply. See Cardholder agreement for complete details.**

Serve Card Fee: \$5/month.<sup>4</sup> Learn more about features and benefits at [www.serve.com/jacksonhewitt](http://www.serve.com/jacksonhewitt)

## Next Steps After Approval

The Temporary Card you received is activated automatically. To receive your Personalized Permanent Card, you will need to set up your online account.

### 1) SET UP YOUR ONLINE ACCOUNT AND ATM PIN

Check your inbox (or spam folder) and follow the instructions in the email from American Express to set up your online account. Then, call the number on the back of your Card (1.855.431.6040) and select "Account balance / Set up PIN" to set up your ATM PIN.

### 2) ACTIVATE YOUR PERSONALIZED CARD

After you verify your email address, your Personalized Card will arrive in the mail in 7-10 days. Until it arrives, don't throw your Temporary Card away!

- Activate your personalized card: visit [www.serve.com/jacksonhewitt/activate](http://www.serve.com/jacksonhewitt/activate)
- Funds on your Temporary Card will be transferred automatically, and your ATM PIN will remain the same.

### 3) SET UP DIRECT DEPOSIT

Get your routing and account number from the form you received at the Jackson Hewitt office, or find it online on MyJH. Visit [jacksonhewitt.com/MyJH](http://jacksonhewitt.com/MyJH) to create and access your MyJH account.

**\*Terms & Conditions**

<sup>1</sup> Faster access compared to standard tax refund electronic deposit and subject to IRS submitting refund information to the bank before release date. IRS may not submit refund information early.

<sup>2</sup> Transactions at non-MoneyPass<sup>®</sup> ATMs have a \$3.50 American Express Serve fee (No fee for residents of VT). ATM operator fees may also apply. See [serve.com/jacksonhewitt/atm](http://serve.com/jacksonhewitt/atm) for locations and other details.

<sup>3</sup> The Serve Money Transfer and Serve Cash Pickup services are provided by Ria (defined below) pursuant to Ria's Terms and Conditions and Ria's Privacy Policy and the American Express Serve Consumer User Agreement. Pickup is available in all 50 United States and Puerto Rico.

For Serve Money Transfers, the daily transfer limit is \$2,500 across all of your Serve Accounts. A fee of \$4.99 for each Money Transfer up to \$50, \$8.99 for each Money Transfer of \$50.01–\$1,000, and \$16.99 for each Money Transfer of \$1,000.01–\$2,500 applies. Other limits and terms and conditions apply. Visit [serve.com/jacksonhewitt/moneytransfer](http://serve.com/jacksonhewitt/moneytransfer) for complete details.

For Serve Cash Pickup transactions, a \$2,500 daily Cash Pickup limit applies; provided, that for Cash Pickup transactions related to tax refunds or refund advances that are Direct Deposited to your Account, the daily Cash Pickup limit will be the lesser of (i) \$2,900 and (ii) the tax funds amount, until you have withdrawn the tax funds amount. A fee of \$3.49 for each Cash Pickup up to \$500, \$6.49 for each Cash Pickup of \$500.01–\$1,000, and \$9.49 for each Cash Pickup of \$1,000.01–\$2,900, applies. Other limits and terms and conditions apply. Visit [serve.com/jacksonhewitt/cashpickup](http://serve.com/jacksonhewitt/cashpickup) for complete details.

Serve Money Transfers and Serve Cash Pickup transactions can be picked up at a participating Walmart MoneyCenter or customer service desk during Walmart hours (typically 8:00 a.m. to 8:00 p.m. Monday through Saturday, and 10 a.m. to 6 p.m. on Sunday, but hours may vary) and subject to local laws and regulations. To pick up a Money Transfer or Cash Pickup transaction, you (in the case of a Cash Pickup transaction) or your recipient (in the case of a Money Transfer) must be at least 18 years of age and present a valid government-issued photo ID and pickup reference number. Paper temporary IDs and digital IDs will not be accepted. If the recipient lives in Minnesota, they must pick up in the designated state by the sender. Recipients in NM, OK and AZ may additionally be required to provide their social security number/ITIN and occupation. Fraudulent transactions may result in the loss of your money with no recourse.

Ria is a registered trademark of Continental Exchange Solutions, Inc. (NMLS ID 920968) dba Ria Financial Services, licensed as a Money Transmitter by the Department of Financial Services of the State of New York; and authorized independently or through its affiliate, Ria Financial Services Puerto Rico, Inc. (OCIF LICENSE NUMBER TM-031/NMLS ID 1686588), to operate as a Money Transmitter in all U.S. jurisdictions where it conducts business. American Express Travel Related Services Company, Inc. is not responsible for Ria's acts or omissions in its provision of Serve Money Transfer or Serve Cash Pickup services.

<sup>4</sup> Monthly fee commences 30 days after activation. If proceeds from a Jackson Hewitt<sup>®</sup> partner loan product are loaded, no monthly fee is assessed unless additional money is loaded to your Card (excluding Jackson Hewitt promotions, but including tax refunds). See Cardholder Agreement for details. (No fee in NY, TX, or VT. No fee in AR until Serve Account is set up online.) Fees subject to change. Visit [serve.com/jacksonhewitt](http://serve.com/jacksonhewitt). Must be 18 years of age or older (19 or older in AL, NE).

<sup>5</sup> Mobile Check Capture by Ingo Money service is provided by First Century Bank, N.A. and Ingo Money, Inc., subject to the First Century Bank and Ingo Money Terms and Conditions and the First Century Bank and Ingo Money Privacy Policy. All checks are subject to approval for funding in Ingo Money's sole discretion. Approval usually takes 3 to 5 minutes but can take up to one hour. Fees apply for approved Money in Minutes transactions funded to your Account. See [serve.com/jacksonhewitt/fees](http://serve.com/jacksonhewitt/fees) for details. Additional terms and conditions and limits are associated with your use of the Mobile Check Capture by Ingo Money service through the Serve Mobile app. See [serve.com/jacksonhewitt/legal](http://serve.com/jacksonhewitt/legal) for details. Data

rates may apply.

Currently there are no cash reload locations in the U.S. Virgin Islands.

The American Express Serve family of reloadable prepaid accounts is available to U.S. residents who are over 18 years old only (or 19 in certain states) and for use virtually anywhere American Express<sup>®</sup> Cards are accepted worldwide, subject to verification. Fees apply. Other eligibility requirements and restrictions apply. For complete details, please visit [serve.com/jacksonhewitt/legal](http://serve.com/jacksonhewitt/legal) to view the applicable Consumer User Agreement for each Serve Reloadable Prepaid Account.

American Express Serve service and Card are provided and issued by American Express Travel Related Services Company, Inc., 200 Vesey Street, New York, NY 10285. American Express Travel Related Services Company, Inc., is licensed to engage in the transmission of money on behalf of the public.

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All users of our online services are subject to the Privacy Statement and agree to be bound by the Terms of Service.

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**Serve Card Fee Chart**

<b>Monthly Card Fee<sup>4</sup></b>	<b>\$5.00</b>
<b>Reloading Card with:</b>	
<b>Direct Deposit</b> (deposits load onto the Serve Card)	<b>\$0</b>
<b>Debit/American Express Credit</b> (Cash advance fee may apply)	<b>\$0</b>
<b>Checking/Savings Account</b> (Bank origination fees may apply)	<b>\$0</b>
<b>Paying bills online</b>	<b>\$0</b>
<b>Send and Receive Money</b>	<b>\$0</b>
<b>ATM withdrawals (in-network)</b> "In-network" refers to the MoneyPass <sup>®</sup> ATM Network.	<b>\$0</b>
<b>Out-of-network ATM withdrawals<sup>2</sup></b>	<b>\$3.50</b>
<b>Cash Reloads</b>	<b>up to \$3.95</b> (fee varies by retailer)
<b>Foreign transactions</b>	<b>2.7%</b> of each transaction after conversion to US Dollars
<b>Mobile Check Capture by Ingo<sup>®</sup> Money<sup>5</sup></b>	<b>\$0</b> for money in 10 days; for Money in Minutes, a 1% fee on payroll or government checks with preprinted signatures or 5% fee on other checks; \$5 minimum fee applies
<b>Serve Money Transfer Powered by Ria<sup>®</sup></b>	Send up to \$2,500 for \$16.99 per transaction <sup>3</sup>
<b>Cash Pickup Powered by Ria<sup>®</sup></b>	Up to \$9.49 <sup>3</sup> per withdrawal; fee varies by withdrawal amount