

REFUND ADVANCE LOAN OPTIONS

Jackson Hewitt[®]
TAX SERVICES

IT MATTERS WHO DOES YOUR TAXES™

Refund Advance

You could get money in minutes on a Serve® American Express® Jackson Hewitt® prepaid debit account¹

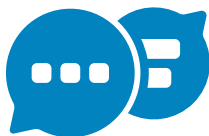
	Money available	Documents needed	Loan amounts	Cost
Early Refund Advance ²	12/11/23 to 1/14/24	Current paystub(s)	\$100 (Fee: \$7.30) – \$1,000 (Fee: \$73)	Finance Charge applies (7.3% of loan amount)*
No Fee Refund Advance ³	1/2/24 to 2/11/24	W-2 (and other docs) to file taxes	\$250 – \$6,500	0% No loan fee

Loan amount is based on your expected Federal refund less authorized fees and underwriting.

*\$500 Loan Example: \$500 Amount Financed, and if approved, a \$36.50 Finance Charge applies. APR of 35.53%. One payment of \$536.50 is due upon receipt of 2023 tax refund from the IRS and/or state taxing authority.

How it works

1. Apply for an **Early Refund Advance** with your paystub and finish your **No Fee Refund Advance** when you file your taxes.
2. Receive an email/text⁴ from Republic Bank (typically within minutes) with the status of your application(s). Once approved, money will be **available in minutes** on prepaid card or direct deposit in 1-5 days.
3. Your loan(s) and the Early Refund Advance Finance Charge (if applicable) will be **automatically paid back** with your tax refund.



Early Refund Advance available to individuals who apply for a No Fee Refund Advance which requires filing your taxes with Jackson Hewitt beginning Jan 2nd.

See other side for terms and disclosures.

1. If you choose to receive your Refund Advance loan on a prepaid card, you will receive your tax refund on the card.

Serve® American Express® Prepaid Debit Accounts (“Serve Prepaid Debit Account”) and cards are available to U.S. residents who are over 18 years old only (or 19 in certain states) and for use virtually anywhere American Express® Cards are accepted worldwide, subject to verification of identity. Fees apply. Other eligibility requirements and restrictions apply. For complete details please visit serve.com/legal to view the applicable Consumer User Agreement for each Serve Prepaid Debit Account.

Serve Prepaid Debit Accounts and cards are 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 as a money transmitter by the New York State Department of Financial Services. NMLS ID# 913828.

2. The Early Refund Advance (“ERA”) is a loan secured by and paid back with your tax refund and is offered by Republic Bank & Trust Company, Member FDIC, to eligible taxpayers that apply for a No Fee Refund Advance from 12/11/23–1/14/24. ERA loan amounts are determined by your expected Federal refund less authorized fees and underwriting. If approved for an ERA, a Finance Charge will apply. Loan amounts available are \$100, \$300, \$500, and \$1,000. To be eligible for the \$1,000 ERA, your expected Federal refund less authorized fees must be at least \$2,600, and most approved applicants get \$500. ERA is subject to underwriting and approval. Loan proceeds are typically available within same day of approval if disbursed on a prepaid card offered at Jackson Hewitt offices or in 1–5 business days with direct deposit. Terms and restrictions apply. Ask a tax pro for more info about the cost and timing of all filing and product options. Jackson Hewitt is a Rhode Island Licensed Loan Broker and holds other relevant licenses for the locations where this product is offered. Finance Charge is not applicable in CT and NE.

Early Refund Advance Loan amount	Estimated APR	Finance Charge
\$100	35.53%	\$7.30
\$300	35.53%	\$21.90
\$500	35.53%	\$36.50
\$1,000	35.53%	\$73.00

3. The No Fee Refund Advance (“NFRA”) is a loan secured by and paid back with your tax refund and is offered by Republic Bank & Trust Company, Member FDIC, to eligible taxpayers. NFRA Loan amounts are determined by your expected Federal refund less authorized fees and underwriting. Requires filing your taxes with Jackson Hewitt. Available 1/2/23 through 2/19/23. Loan amounts available are \$250, 500, \$750, \$1000, \$1,500, \$2500, \$3,500, \$4,500, and \$6,500 with most approved applicants getting \$1,500. To be eligible for the \$6,500 NFRA, your expected Federal refund less authorized fees must be at least \$6,600. No loan fee applies. Loan proceeds available within same day of approval if disbursed on a prepaid card offered at Jackson Hewitt offices or in 1–5 business days with direct deposit. Terms and restrictions apply. Ask a tax pro for more info about the cost and timing of all filing and product options.