

IT'S TAX TIME!

Expecting
MONEY BACK?

**Looking For A
Quick And
Convenient Way
To Receive It?**

**We Provide Electronic Tax Financial Services
That Are Convenient And Timely,
With No Out Of Pocket Expense!**

In association with Santa Barbara Bank & Trust (SBBT), we offer a variety of financial services for electronic tax filing. In addition to getting your money back to you fast, costs associated with the preparation of your tax return can be deducted from the amount of your refund! Our commitment to you is quality service, and our goal is to build a permanent customer relationship with you.

SERVICES

*** Refund Anticipation Loan (RAL)**

This is the fastest method for receiving your money based on your federal tax refund. Get it within 1 to 3 days! Your RAL application submitted to SBBT is considered for approval once the IRS accepts your electronically filed tax return. When approved for the RAL*, the qualified amount of your refund is paid to you (after preparation and bank fees are deducted) by cashier's check.

** If the IRS accepts your return and your RAL application does not get approved for any reason, your account will automatically be converted to an RTC (explained in next section). You will only be charged the RTC rate. If your loan is not for the entire amount of your refund, the remaining portion will act as a RTC (no additional charge for the RTC portion). If you receive a loan from SBBT and the IRS does not pay the balance owed to the bank, you are responsible for repayment.*

*** Refund Transfer Check (RTC)**

For a more cost effective but still quick way of receiving your money based on your federal tax refund, the RTC is a great option. Your money may be available in 9-16 days**, and is the most preferred method by taxpayers! Once the IRS accepts your electronically filed tax return, a temporary account is established at SBBT. When the IRS deposits your refund into your account at SBBT, your refund is paid to you (after preparation and bank fees are deducted) by cashier's check.

*** Refund Transfer Direct Deposit (RTDD)**

The most cost-effective way of receiving your money based on your federal tax refund is the RTDD. Your money may be available in 10-17 days**. Once the IRS accepts your electronically filed tax return, a temporary account is established at SBBT. When the IRS deposits your refund into your account at SBBT, your money is paid to you (after preparation and bank fees are deducted) via the Federal ACH Direct Deposit method. (ACH method involves SBBT receiving the initial deposit from the IRS, then making a disbursement to your account. Depending on your bank, it may take an additional 1 to 3 business days before your money reaches your checking or savings account). With this option, there is no need to come back into our office for a check!

*** State Refund Transfer (SRT)**

You can add an SRT to any federal RAL or RT product, and receive it in just days! Upon receipt of your state refund, SBBT uses the same RAL or RT account and disburses your money the same way the federal account is being disbursed. (SRT may not be available in certain states; funding times vary from state to state.)

*** The IRS may delay your refund for some reason. If this happens, you should contact them directly by calling IRS Tele-tax (800) 829-4477, or IRS Customer Service (800) 829-1040.*

NEED TO CHECK YOUR ACCOUNT?

Fully Automated Voice Response
24 hours/day, 7 days a week
(800) 455-SBBT [7228]

Web Site Assistance (CISC)
<https://cisc.sbbtral.com>

Customer Service Department
(800) 901-6663