

Refund Anticipation Loan and/or Bonu\$ Deposit Account 2010



Application/Agreement for Chase Refund Anticipation Loan and/or Bonu\$ Deposit Account Creditor: JPMorgan Chase Bank, N.A. ("Chase")

Important information about your anticipated tax refund and Chase tax related products:

- **A Refund Anticipation Loan ("RAL") is not a tax refund. It is a loan based upon your anticipated tax refund.** If you receive a RAL, you will be obligated to repay it even if you do not receive a tax refund or your refund is less than expected. None of the IRS, a State taxing authority or Chase guarantees that a tax refund will be issued, when a tax refund might be issued or the amount of any tax refund.
- **You can apply for a Bonu\$ Deposit Account without a RAL.** However, if you apply for a RAL (by checking one of the boxes on page 4,) you will also receive a Bonu\$ Deposit Account. Be sure to instruct your tax preparer regarding your choice.
- **You can file your tax return and receive your refund directly from the IRS for free, without applying for a product from Chase or paying any fees to Chase.** Tax preparation fees and electronic filing fees, if any, charged by your tax preparer, and transmission fees charged by the transmitter who electronically files your return, would still apply. A transmitter is an authorized IRS e-file provider that transmits the electronic portion of a return directly to the IRS. Filing options include:

<u>Filing Method</u>	<u>Refund Method</u>	<u>Approximate Time</u>
Mail a paper tax return	Paper check in the mail	About 4-6 weeks
Mail a paper tax return	Direct deposit from IRS	About 4-5 weeks
File electronically	Paper check in the mail	About 15-22 days
File electronically	Direct deposit from IRS	About 8-15 days

- The time it takes to get your refund with a Bonu\$ Deposit Account is about 8-15 days. If you are approved for a RAL, you can get a RAL check or Chase can initiate a direct deposit to your pre-existing account in 1-4 days. It may take additional time for your bank to make those funds available to you. If you are approved for a First Advance RAL you can expect to receive a check before you leave the tax office after applying.
- You may choose to receive all of your RAL and/or Bonu\$ proceeds by either a Cashier's Check or an electronic funds transfer ("direct deposit") to your pre-existing checking or savings account. First Advance RAL proceeds are available only by Cashier's Check.
- You can choose the amount of the RAL fee (Finance Charge) you pay by selecting the amount of your RAL. You do not have to get a RAL for the maximum amount for which you are eligible. You can choose a lesser loan amount and pay a smaller Finance Charge.
- If you owe money to Chase for RAL(s) received in a prior year, and you complete this Application, Chase will establish a Bonu\$ Deposit Account but may decline your RAL application, if any, and Chase will apply any tax refund received into your Bonu\$ Deposit Account to your outstanding RAL debt(s) with Chase. Chase will send you any remaining balance.
- Chase may compensate transmitters and eligible tax preparers for referring you and other applicants to Chase.
- If you apply for a RAL and your RAL application is not approved or you do not accept the loan, your tax refund, if any, still will be deposited into a Bonu\$ Deposit Account, the Bonu\$ Deposit Account fee and other terms of this Application still will apply, but you will not be charged a Finance Charge.
- Chase's fees are in addition to fees charged by your tax preparer and the transmitter who electronically files your return.

Refund Anticipation Loan (RAL) and Chase Fee Schedule

<u>Loan Amount Range</u>	<u>Bonu\$ Deposit Account Fee*</u>	<u>RAL Fee (Finance Charge)</u>	<u>Total Fee* (RAL only)</u>	<u>First Advance RAL Fee (Finance Charge)</u>	<u>Total Fee* (with First Advance)</u>
\$300-\$10,000	\$32.00 +	1% of Loan Amount =	\$35.00-\$132.00	+ \$39.00 =	\$86.87**-\$171.00

*Add \$10.00 if you direct both a Federal and State refund to your Bonu\$ Deposit Account, and an additional \$10.00 for refunds from each additional State after the first.

**The loan amount for a First Advance RAL is \$1,586.87, therefore the RAL Fee is \$15.87 and the minimum total fee is \$86.87. Please see the box on Page 2 for information about the Annual Percentage Rates (APR) and how they are estimated.

CHASE REFUND ANTICIPATION LOAN DISCLOSURE STATEMENT

The chart below estimates a range of APRs using the Chase RAL Fee. This chart does not include other fees you have authorized Chase to deduct from the RAL proceeds. The estimated APRs provided for the RAL with the First Advance RAL feature have been calculated based on the combined loan amount and RAL fees.

If approved for a RAL, you will receive specific Truth-in-Lending Disclosures, either on the check stub of your RAL check(s) or on a separate sheet for a direct deposit. These disclosures will provide you with the actual APR associated with your loan and may be higher or lower than the ranges shown here. In addition, these disclosures will list the Finance Charge, which you prepay when Chase deducts the fee from your RAL proceeds, and other fees assessed on your RAL transaction.

Loan Amount	Chase's RAL Fee (Finance Charge)	Estimated Repayment Period (Days)	Annual Percentage Rate ("APR")
RAL only			
\$300-\$10,000	\$3.00-\$100.00	12	30.72%
First Advance RAL (only)			
\$1,586.87	\$54.87	12	108.94%
RAL with First Advance RAL feature			
\$1,586.88-\$10,000	\$54.87-\$139.00	12	108.94%-42.88%

RAL ELIGIBILITY – To be eligible for a RAL, all filers must be 18 years of age, and you must file your income tax return electronically. The anticipated Federal income tax refund, minus any First-time Homebuyer Credit must be at least \$300 for a RAL or \$2,500 for a First Advance RAL. Some recipients of the Making Work Pay credit may have that credit deducted from the refund. In addition, your anticipated Federal tax refund minus any First-time Homebuyer Credit and Earned Income Credit ("EIC"), must be \$0 or greater, and the RAL proceeds, after deduction of all fees and finance charges, must be at least \$100. You may apply for a RAL between \$300 and \$10,000, but in any event no more than the amount of your anticipated Federal tax refund to be direct deposited to your Bonu\$ Deposit Account. You may not apply for a RAL on behalf of any party that is deceased. If you are a member of the Armed Forces on active duty, or a dependent of such a member, you are not eligible to apply for a RAL. If you have filed a tax return at any time in the past that included a First-time Homebuyer Credit, you are not eligible to apply for a RAL.

FIRST ADVANCESM RAL FEATURE – A First Advance RAL is a loan based upon a finalized income tax return with a standard Form W2. You can apply for the **optional** First Advance RAL feature for a fee in addition to the RAL fee that corresponds to your loan amount (see table on page 1). If you are approved for the First Advance RAL, you can expect to receive a check before you leave the tax office after applying. The check amount will be \$1,500. You can apply for the First Advance RAL by itself or with a RAL, in which case each application will be reviewed separately—you may be approved for either, both, neither or approved for a lesser amount. If you are approved for both the First Advance RAL and the RAL, you will receive a First Advance RAL check today and a second RAL check within 1-4 days of approval. The First Advance RAL may not be available in all tax offices that offer Chase tax related products. As used throughout this Application/Agreement, references to RALs include RALs and First Advance RALs.

LOAN AGREEMENT – NOTE: You are not obligated under this Loan Agreement unless and until (i) Chase offers to lend you money, and (ii) you accept Chase's offer. If you receive your loan proceeds by Cashier's Check, Chase will offer to lend you money by issuing a RAL check to you, and you accept Chase's offer by endorsing the check (or otherwise transferring it for value). If you receive your loan proceeds by direct deposit, Chase will offer to lend you money by approving your application for a RAL and transfer the loan proceeds via direct deposit to the pre-existing account you designate. You accept Chase's offer by submitting this application and receiving the RAL deposit. Your acceptance of Chase's offer constitutes acceptance of the terms of this Loan Agreement. If you do not accept Chase's offer, then you are not obligated under this Loan Agreement; however, the other terms in this Application will continue to apply. By accepting the terms of this Loan Agreement, you promise to pay to Chase the Amount Financed plus the Finance Charge under the terms of this Loan Agreement and those terms disclosed on the Truth-in-Lending Disclosure statement. Payment is due ON DEMAND or when Chase receives your income tax refund from the IRS (or State taxing authority, if applicable). You agree that Chase has the right to withdraw from your Bonu\$ Deposit Account sufficient funds to repay your outstanding RAL at any time. Chase will notify you promptly if your tax refund

received does not equal or exceed the amount of your RAL. You agree that you are fully responsible for payment under this Loan Agreement. Chase can delay enforcing any of its rights under this Loan Agreement without losing them. Chase can excuse one obligor from certain responsibilities any number of times without losing rights against you or any other obligor. You hereby grant Chase a security interest in the anticipated refund to be paid to you by the IRS (and State taxing authority, if applicable) for the tax year on which the RAL is based, and in the Bonu\$ Deposit Account. If, for any reason, any part of your anticipated refund is disallowed or offset by the IRS (or State taxing authority, if applicable) or if you should receive a refund check in the mail, you agree to promptly repay your RAL to Chase.

RIGHT TO CANCEL – You have the right to cancel this loan within the same calendar year by returning the uncashed RAL check to your tax preparer. If you have accepted the loan by cashing the RAL check or by receiving the RAL funds in your pre-existing account, within 72 hours you may cancel the loan by mailing a written request and a check or money order to Chase for the amount of the loan at the address on page 4. If you cancel the loan, the Finance Charge will be refunded to you. However, your tax refund, if any, still will be deposited into a Bonu\$ Deposit Account and the Bonu\$ Deposit Account fee and other terms of this Application will still apply.

BONU\$ DEPOSIT ACCOUNT – You authorize and request Chase to establish a Bonu\$ Deposit Account, which is a special purpose non-interest bearing deposit account in your name for the purpose of receiving the direct deposit of your anticipated Federal and/or State tax refund(s) and repaying your RAL, if any. You are not permitted to make any deposits to or withdrawals from the Bonu\$ Deposit Account at any time nor are you permitted to close the Bonu\$ Deposit Account at any time. However, Chase may close your Bonu\$ Deposit Account at any time. If you apply for a Bonu\$ Deposit Account only without a RAL, the sections of this Application/Agreement that reference RALs and apply exclusively to the terms of a RAL will not apply to you, including the following sections: Chase Refund Anticipation Loan Disclosure Statement; RAL Eligibility; First Advance RAL Feature; and Loan Agreement.

RECEIVING REFUND AND APPLYING PROCEEDS – When Chase receives your tax refund, Chase will promptly credit it to your Bonu\$ Deposit Account. Chase will then deduct (i) the amount you owe on your RAL, if applicable, (ii) the applicable Chase fees described on page 1 and any amounts still owed to Chase for RALs from prior years, (iii) any unpaid fees or charges owed to your tax preparer, service bureau and transmitter, which Chase will forward to your tax preparer, service bureau and/or the transmitter on your behalf. Chase will then issue you a check or make a direct deposit to your pre-existing account for any remaining balance. At Chase's discretion, all or part of your refund(s) may be returned to the IRS and/or State taxing authority.

PRE-EXISTING ACCOUNT INFORMATION – If you are receiving your Bonu\$ Deposit Account and/or RAL proceeds by direct deposit, you must provide your tax preparer with the Routing Transit Number (RTN) and Account Number for your pre-existing checking or savings account. This information must be accurate to ensure that you receive your Bonu\$ and/or RAL proceeds. If we are not able to successfully make a direct deposit to the account using the account information provided, you will receive your proceeds via a Cashier's Check.

COLLECTION OF OUTSTANDING RAL DEBT – If you owe money for a RAL from any prior year to Chase (including Bank One), you acknowledge such prior obligations and authorize Chase to deduct the amount of the outstanding RAL obligation(s) from your Bonu\$ Deposit Account and apply such funds to your outstanding RAL obligation(s) with Chase. This provision applies to any Bonu\$ Deposit Account, whether or not you apply for a RAL. If you have an outstanding RAL, you understand that Chase will be acting as a debt collector under the terms of this Application/Agreement and that any information obtained will be used for that purpose. You can call Chase at 1-800-934-3983 to see if you have any outstanding RAL debt(s) with Chase.

JOINT FILERS – If you have filed a joint tax return, both taxpayers may apply jointly for a loan or either taxpayer may apply individually for a loan. If both taxpayers apply jointly for a loan, each will be personally responsible for the loan and any RAL proceeds will be issued jointly in both taxpayers' names. If a joint taxpayer applies individually for a loan, that person ("Applicant") will be personally responsible for the loan, and any RAL proceeds will be issued solely in that person's name. The other taxpayer ("Joint Filer") will not be personally responsible for the loan, but must complete and sign this Application/Agreement to indicate their agreement to the provisions applicable to Joint Filers, as described below.

A Joint Filer agrees that the Applicant may rely on the refund from a jointly filed tax return in applying for a RAL and that the refund of such jointly filed tax return may be used to repay a RAL provided to the Applicant or as otherwise

provided in this Application/Agreement. A Joint Filer hereby agrees to be bound by the following sections of this agreement: RAL Eligibility, Bonu\$ Deposit Account, Collection of Outstanding RAL Debt, Receiving Refund and Applying Proceeds, Arbitration, Disclosure of Information, Transmittal of Application, Armed Forces, and hereby makes the certifications in the Certification section. The term "I", "me", or "my" in those Sections shall include a Joint Filer as well as an Applicant. A Joint Filer hereby authorizes Chase to obtain a consumer report on the Joint Filer and other information from third parties in connection with evaluating this Application/Agreement.

STATE NOTICES – California residents: Married persons may apply for credit separately. **New York residents:** A consumer report may be requested in connection with this Application/Agreement, and upon your request, we will inform you if a consumer report was requested and the name and address of the consumer reporting agency that furnished the report. **Ohio residents:** Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. **Wisconsin residents:** Wisconsin law provides that no agreement, court order, or individual statement applying to marital property will affect a creditor's interest unless, prior to the time credit is granted, the creditor is furnished with a copy of the agreement, court order, or statement, or has actual knowledge of the adverse provision.

ARBITRATION – PLEASE READ THIS PROVISION CAREFULLY. IT PROVIDES THAT ANY DISPUTE WILL BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT. YOU WILL NOT BE ABLE TO BRING, OR BE A PART OF OR REPRESENTED IN, A CLASS ACTION OR OTHER REPRESENTATIVE ACTION IN COURT OR IN ARBITRATION. IN THE ABSENCE OF THIS ARBITRATION AGREEMENT, YOU AND WE MIGHT OTHERWISE HAVE HAD A RIGHT OR OPPORTUNITY TO BRING CLAIMS IN A COURT, BEFORE A JUDGE OR JURY, AND/OR TO PARTICIPATE OR BE REPRESENTED IN A CASE FILED IN COURT BY OTHERS (INCLUDING CLASS ACTIONS). EXCEPT AS OTHERWISE PROVIDED BELOW, THOSE RIGHTS ARE WAIVED.

Any claim, dispute or controversy by either you or Chase against the other, or against the employees, agents, parents, subsidiaries, affiliates, beneficiaries, agents or assigns of the other, arising from or relating in any way to this Application/Agreement or our relationship ("Claim"), including Claims regarding the applicability or validity of this arbitration clause, shall be resolved exclusively and finally by binding arbitration.

All Claims are subject to arbitration, no matter what theory they are based on or what remedy they seek. This includes Claims based on contract, tort (including intentional tort), fraud, agency, negligence, statutory or regulatory provisions, or any other sources of law. Claims made and remedies sought as part of a class action, private attorney general or other representative action are subject to arbitration on an individual (non-class, non-representative) basis.

The party bringing the Claim may select either one of two national arbitration organizations to administer the arbitration of the Claim: the National Arbitration Forum ("NAF"), or the American Arbitration Association ("AAA"). The arbitration organization that is selected will apply its code of procedures in effect at the time the arbitration is filed, subject to this Application/Agreement. The arbitration will be conducted before a single arbitrator and will be limited solely to the Claim between you and us. The arbitration, or any portion of it, will not be consolidated with any other arbitration and will not be conducted on a class action or representative basis.

Chase will reimburse you for any initial arbitration filing fee up to \$500 upon receipt of proof of payment. Additionally, if there is a hearing, Chase will pay any fees of the arbitrator and arbitration administrator for the first two days of that hearing. The payment of any such hearing fees by us will be made directly to the arbitration administrator selected by you or us pursuant to this Application/Agreement. All other fees will be allocated in keeping with the rules of the arbitration administrator and applicable law. Each party will bear the expense of the fees and costs of that party's attorneys, experts, witnesses, documents and other expenses, regardless of which party prevails, for arbitration and any appeal, except that the arbitrator shall apply any applicable law in determining whether a party should recover any or all fees and costs from another party. Any decision rendered in such arbitration proceedings will be final and binding on the parties, and judgment may be entered in a court of competent jurisdiction. Rules and forms may be obtained from, and Claims may be filed with either of the two organizations, as follows: the NAF at P.O. Box 50191, Minneapolis, Minnesota 55405, website at www.arb-forum.com; or the AAA at 335 Madison Avenue, Floor

10, New York, New York 10017, website at www.adr.org. Any arbitration hearing at which you wish to appear will take place at a location within the federal judicial district that includes your residential address at the time the Claim is filed. This arbitration agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. §§ 1-16.

This arbitration provision applies to all Claims which arose in the past, which may presently be in existence, or which may arise in the future. This arbitration provision shall survive termination of your RAL or Bonu\$ Deposit Account as well as voluntary payment of the debt in full by you or any bankruptcy by you.

As an exception to arbitration, you and Chase retain the right to file in a small claims court any Claim that is within that court's jurisdiction. If a Claim is brought in a small claims court, it must be asserted on an individual basis.

GOVERNING LAW – This Application/Agreement shall be governed in accordance with all applicable Federal laws and the laws of the State of Ohio, except that the Arbitration section above shall be governed solely by Federal law.

ASSIGNMENT – Chase may assign its rights and obligations under this Application/Agreement in whole or in part.

DISCLOSURE OF INFORMATION – You acknowledge you previously and separately authorized your tax preparer to disclose all your tax return information to Chase. You hereby also authorize Chase, your tax preparer, and the transmitter to disclose to each other (a) your tax return information and other information related to the evaluation and processing of this Application, (b) information related to your RAL and/or Bonu\$ Deposit Account, and (c) any information related to the collection of prior RALs owed to Chase. If Chase is legally required to give you any specific notices or disclosures, Chase may provide such information to your tax preparer for the tax preparer to forward to you. You authorize Chase to disclose information regarding your Application/Agreement (including tax information), Bonu\$ Deposit Account and/or RAL to other RAL lenders for product eligibility purposes. Chase may inquire of the IRS (and the State, if applicable) as to the status of your tax refund(s) and may receive from or supply to the IRS (and State, if applicable) information to expedite the issuance of your refund(s). Also, Chase, your tax preparer, and any transmitter who processes information in connection with your Bonu\$ Deposit Account or RAL, will screen your tax return information for indicators of potential fraud or abuse and may forward such information/indicators to the IRS. You authorize Chase to obtain a consumer report on you and other information from third parties in connection with evaluating this Application/Agreement. If you provide your tax preparer or Chase with your phone number (including cell phone number) as a contact number for you, you agree that Chase may call that number with service messages, including calls via an autodialer or prerecorded calls, notwithstanding any state or federal law or regulation that would otherwise prevent us from engaging in this activity without your consent.

VERIFICATION OF IDENTITY – Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means when you open an account, we will ask for your name, residential address, date of birth and social security number which will allow us to verify your identity.

TRANSMITTAL OF APPLICATION – Once you have signed this Application and any IRS required form to authorize electronic filing of your return (and any equivalent State form, if applicable), your tax preparer will electronically submit your tax return(s) to the IRS and/or State and to Chase, along with this Application. If you are applying for a RAL and your application is submitted after the last date that RALs are available, or if we are not accepting RAL applications from your tax preparer, your tax refund, if any, will still be deposited into a Bonu\$ Deposit Account and the Bonu\$ Deposit Account fee and other terms of this Application will still apply. We will not accept applications from a tax preparer who becomes ineligible to offer Chase tax related products. If you were approved for a First Advance RAL and your tax preparer is not able to successfully file your return electronically with the IRS, you agree that Chase's Routing Transit Number and your Bonu\$ Deposit Account number will be included on any paper return you may file.

NOTE: Bonu\$ Deposit Accounts and RALs are available only to taxpayers who list a tax return address within the United States, one of its possessions, or from a U.S. Military Post Office (APO or FPO).

NOTICE TO CONSUMER – Do not sign this paper before you read it. You are entitled to a copy of this paper. You may prepay the unpaid balance at any time without penalty.

CHECK ONE OF THESE BOXES TO APPLY FOR A RAL. Leave all boxes blank to apply for a Bonu\$ Deposit Account without a RAL.

- Refund Anticipation Loan of \$_____ (if left blank, the maximum eligible amount)
- First Advance RAL AND Refund Anticipation Loan for a total of \$_____ (if left blank, the maximum eligible amount)
- First Advance RAL (ONLY) of \$ 1,586.87

By checking one of these boxes, you are applying for a Refund Anticipation Loan with or without a First Advance RAL and a Bonu\$ Deposit Account. If any RAL application is not approved or you do not accept the loan, the Bonu\$ Deposit Account fee and the other terms of this Application will still apply. The check amount for a First Advance RAL will be for the amount of the First Advance RAL minus the Finance Charges and Bonu\$ Deposit Account fee. The RAL check or direct deposit will be for the amount of your RAL minus any Chase fees and other fees and charges described in this Application/Agreement. Note: The First Advance RAL may not be available in all tax offices.

INFORMATION: The information below must be completed for all taxpayers requesting a RAL and/or a Bonu\$ Deposit Account. If the tax return is being filed as Married Filing Joint, it must be completed for both taxpayers.

Primary Taxpayer: Name (First, MI, Last): _____ Social Security Number: _____
 Date of Birth: _____ Daytime Phone: (____) _____ Evening Phone: (____) _____
 Physical Address: _____

Joint Taxpayer: Name (First, MI, Last): _____ Social Security Number: _____
 Date of Birth: _____ Daytime Phone: (____) _____ Evening Phone: (____) _____
 Physical Address: _____

IDENTIFICATION – In accordance with IRS ERO Guidelines, verify two forms of ID—AT LEAST ONE MUST BE A CURRENT PICTURE ID.

Acceptable picture IDs include: Driver's License, BMV/DMV State ID, Military ID, US Passport, Resident Alien ID, Employee ID or Student ID.

Acceptable second IDs include: Visa/MC/Discover/AMEX, SSN Card, Union Membership, Check Cashing Card, or if the taxpayer is a prior client.

NAME/SOCIAL SECURITY NUMBER VALIDATION – Verify that the taxpayer(s) has provided one of the following documents as proof of Name and Social Security Number, and that the information identified above matches the document exactly.

Acceptable documents are: 2009 IRS Mailing Label (Use whenever possible), Valid Social Security Card, Current Military ID, a picture ID from the list above that also has the taxpayer's SSN, or if the taxpayer is a prior client.

ARMED FORCES – Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, we require you to indicate which one of the following statements is applicable. For the purposes of this document, the definition of a member of the Armed Forces on active duty is a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer. In the case of a joint tax return, if either taxpayer is a member or dependent, check one of the I AM boxes, in which case neither filer is eligible for a RAL regardless of whether either one or both are applying for a RAL. Warning—It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.

- I AM NOT a member of the Armed Forces on active duty (or a dependent of such a member).
- I AM a member of the Armed Forces on active duty.
- I AM a dependent of a member of the Armed Forces on active duty because I am the member's spouse, the member's child under the age of eighteen years old, or I am an individual for whom the member provided more than one-half of my financial support for 180 days immediately preceding today's date.

CERTIFICATION – By signing this Application for a RAL, I hereby certify that I do not owe any tax, am not subject to any tax liens from prior tax years, have not previously filed a Federal (or State, if applicable) Income Tax Return for tax year 2009, do not owe any delinquent child support and/or alimony payments, do not owe any delinquent student loans, VA loans or other Federally guaranteed loans, do not have a petition (whether voluntary or involuntary) currently filed, nor do I anticipate filing, under any State or Federal bankruptcy or insolvency laws, have not paid any estimated tax, did not have any amount of my 2008 refund applied to my 2009 return, and have not had a RAL with Chase (including Bank One) or any other RAL lender which has been discharged in bankruptcy.

DEBT COLLECTION NOTICE: If you owe money to Chase (including Bank One) for Refund Anticipation Loan(s) received in a prior year, and you complete this Application, Chase will establish a Bonu\$ Deposit Account but may decline your Refund Anticipation Loan application, if any, and Chase will apply any tax refund received into your Bonu\$ Deposit Account to those outstanding RAL debt(s) with Chase. You can call Chase at 1-800-934-3983 to see if you have any outstanding RAL debt(s) with Chase.

I certify that I have read and understand this Application/Agreement, including the IMPORTANT INFORMATION on page 1, the CHASE REFUND ANTICIPATION LOAN DISCLOSURE STATEMENT on page 2, ARBITRATION on page 3, DISCLOSURE OF INFORMATION on page 3, and the DEBT COLLECTION NOTICE on page 4. I further certify that all my information in this Application/Agreement is correct to the best of my knowledge, that this Application/Agreement is based upon a bona fide 2009 Federal (and State, if applicable) income tax return, that the tax return is true and accurate in all respects, and that I have received the CHASE PRIVACY POLICY. If I am applying for a RAL with direct deposit, I also certify that my tax preparer has provided me with a copy of the Truth-in-Lending Disclosures, setting forth the Finance Charge and Annual Percentage Rate for which I am applying. I certify that I previously authorized my tax preparer to disclose all my tax return information to Chase prior to signing my completed tax return.

Applicant Signature: _____ Date: _____

For a joint tax return, both taxpayers must sign this Application/Agreement. If both taxpayers are jointly applying for a RAL or Bonu\$ Deposit Account, check "Joint Applicant" and sign above and below. If only one taxpayer is applying for a RAL, that taxpayer must sign by "Applicant Signature" above, and the other taxpayer must check "Joint Filer" and sign below.

Signature of Joint Filer or Joint Applicant: _____ Date: _____

As ERO/Tax Preparer, I hereby certify that I followed the verification steps listed in the Identification section and that I witnessed the above signature(s).

Witness Signature: _____ Date: _____

Please contact your tax preparer and call Chase toll free at 1-800-365-1040 If: (1) you have any questions about this Application/Agreement or your RAL or Bonu\$ Deposit Account, (2) you are contacted by the IRS or State regarding your income tax refund, (3) the amount of your refund turns out to be less than you anticipated, or (4) you receive a refund check in the mail.

Also, if you receive a refund check in the mail—which should not happen since you have chosen direct deposit for your refund(s)—and you have an unpaid RAL, you agree to sign the check, write "Pay to the order of Chase Bank" on the back of the check, and immediately mail it to:

CHASE, PO BOX 272, WORTHINGTON OHIO 43085