
Direct Deposit of Your Tax Refund...*FAST, EASY, SAFE*

IRS Direct

Puts your money in your pocket...*faster!*

Working with your financial institution, the IRS will electronically transmit your tax refund using direct deposit. Eighty-seven million taxpayers already take advantage of this service because it is the most secure.

- **SAFE** – checks can't get lost or stolen
- **EASY** – no special trips to your financial institution
- **FAST** – refunds arrive up to 3 weeks earlier

Over the years the IRS has improved its refund options to the U.S. Taxpayers. Here are just two of the most popular.

■ Split deposits

You can select **up to three financial accounts** for direct deposit of your tax refund. You can choose regular checking and savings accounts, IRA accounts, Health Savings Accounts, Coverdell education accounts or medical savings accounts. *You decide* which combination is best for you.

■ Identity protection PIN

The Identity Protection PIN is a six-digit code known only to you and to the IRS. This simple precaution helps to prevent identity thieves from filing fraudulent tax returns using a taxpayer's personally identifiable information.

An IP PIN is valid for one calendar year only, so each year you must obtain a new IP PIN—they are generally unavailable from mid-November through mid-January. (For more information visit IRS.gov and use the Get an IP PIN tool).

More safeguards to use for additional identity theft protection would be:

- **Use strong, unique passwords** – experts recommend 10 characters with at least one each of capital letters, symbols, numbers, and regular letters.

- **Recognize impostor scams** – fraudsters pose as representatives of legitimate organizations and use phishing emails, threatening calls and text messages to gain access to accounts.
- **Update all your security software** on all your mobile devices as well as computers and routers in your home on a regular schedule.
- **Protect personal information** like Social Security cards and secure all tax records and returns.

HOW TO ARRANGE DIRECT DEPOSIT :

For Split Refunds use IRS form 8888.

— Or —

Use the appropriate line under “Refund” on IRS form 1040 to deposit into a single account.

| | | | |
|--|--|-----------------------------------|--|
| JOHN Q. PUBLIC 123 MAIN STREET ANYTOWN, USA | | _____ | DATE |
| PAY TO THE ORDER OF _____ | | \$ <input type="text"/> | |
| _____ | | DOLLARS | <small>SECURITY FEATURES DETAILS ON BACK</small> |
| FOR _____ | | _____ | MP |
| : 999999999 : 11111111111111 : | | | |
| BANK ROUTING NUMBER (9 digit number) | | INDIVIDUAL'S ACCOUNT NUMBER | |

For more information, go to
Internal Revenue Service www.IRS.gov