



**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](https://www.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	\$	
	DOLLARS	<small>SECURITY FEATURES: VOIDABLE 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**