

# Tax Services

## Tax Services Agreement

This Agreement represents Taxpayer's authorization for A+ Tax Services, a registered trade name of (A+ Bookkeepers, Inc.,) to take the following actions:

- (1) Complete your Federal and State Income Tax Return;**
- (2) Share your personal income tax information with Affiliated Service Providers;**
- (3) Run a credit check to underwrite your advance application which will be shared between A+ Bookkeepers and A+ Loans; and**
- (4) Submit an application on behalf of Taxpayer for access to funds based off your previous income tax returns**

This form authorizes the release and sharing of individual information which includes, without limitation: (i) prior year tax returns and supporting documents associated with those tax returns, and (ii) personal information such as name, birth date, social security number, address, phone number, family members, and email addresses.

This form authorizes that such forms can be sent without any redaction of your personal information electronically or otherwise for the purposes.

If you qualify for our program you may be able to access cash up to \$5,000.00 based on your current and/or previous years returns!

Your application will first be reviewed by an A+ Representative to qualify you for an A+ Installment Loan with no traditional credit check. If you are looking for an increased loan amount or longer repayment terms, you may also elect to be considered for an A+ Installment Loan with Credit Check by consenting to the credit check below. Please note, you can apply for an A+ Installment Loan at any time without a traditional credit check or tax preparation by visiting [www.mybudgetcenter.com](http://www.mybudgetcenter.com) and clicking "Small Personal Loans"

To see if you qualify for these products, you agree to do the following steps

1. Sign this Agreement to commit to do your taxes with A+ Tax Services
2. Sign an attached authorization to allow A+ Tax Services to verify you do not owe money to the IRS or through T.O.P.S. program and email to [storemanagers@aplusfinancial.biz](mailto:storemanagers@aplusfinancial.biz)
3. YOU MUST Retrieve your IRS Record of Account Transcript for the 2017 Tax Year by mail by going to [www.irs.gov](http://www.irs.gov) which will take 5-10 calendar days or access this record INSTANTLY following the steps below:
  1. Go to [www.IRS.GOV](http://www.IRS.GOV),
  2. Select "Get Your Tax Record"
  3. Select "Get Your Transcript Online"
  4. Create your account or log in if you already have an account,
  5. Select "Other" as the reason for requesting the transcript.
  6. Under Record of Account Transcript Select the Return for 2017.
  7. Print then email to [storemanagers@aplusfinancial.biz](mailto:storemanagers@aplusfinancial.biz)

• To Register for the First Time, you will need

1. your SSN, date of birth, filing status and mailing address from latest tax return, and access to your email account,

2. your personal account number from a credit card, mortgage, home equity loan, home equity line of credit or car loan, and
3. a mobile phone with your name on the account.
4. Complete our current loan application at [www.MyBudgetCenter.com](http://www.MyBudgetCenter.com)
5. Complete the credit check authorization attached to this agreement.

**AUTHORIZATION TO RELEASE AND SHARE INFORMATION:**

I hereby give my consent for my information to be shared with A+ Bookkeepers, Inc. and its affiliates to be used in conjunction with the underwriting of an early funding. I understand that I can refuse access my information in whole or in part, and that I may limit the access to certain information at any time by written notice to: A+ Bookkeepers, Inc. If I choose not to give my consent, my refusal will not prevent A+ Bookkeepers, Inc. from preparing my tax return for the upcoming year, though I acknowledge it may take longer to prepare such returns. A photocopy or facsimile of this authorization is considered as valid as the original.

**RIGHT TO REVOKE AUTHORIZATION:**

I understand that any information I have authorized to share under this Agreement will be secured by A+ Bookkeepers, Inc. I understand that I may revoke this authorization at any time, in writing, before the information has been released. I understand that I have a right to receive a copy of this authorization upon request.

By signing this agreement, I acknowledge that I have carefully read, understand and agree to the above terms and conditions:

Taxpayer Signature: \_\_\_\_\_

Taxpayer Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_

## ONE TIME BILL PAY™ TAXPAYER DISCLOSURE DOCUMENT

One Time Bill Pay™ (“OTBP”) is a debt payment option offered through River City Bank (the “Bank”) to allow you to direct the disbursement of your tax refund towards a debt from a particular account established to receive your refund. The terms of this account are specified in a separate River City Bank Deposit Account Agreement (the “Agreement”) signed and completed alongside this document. The undersigned Taxpayer acknowledges and understands the following:

1. OTBP is offered for your convenience to use money from your tax refund to pay towards a debt. OTBP is not a faster way to receive your tax refund from the IRS and/or state taxing authority.
2. By using OTBP, your refund will be paid by the IRS and/or state taxing authority directly to your account with the Bank. Once funds are received by the Bank, the Bank will apply and disburse your tax refund from your account through the method of disbursement you specify in the Agreement.
3. There are no additional charges or fees for OTBP. Any loans or existing debt obligations you may have may be subject to interest charges and/or fees that are separate from OTBP.
4. Your use of OTBP is not required in connection with the preparation of your tax return or as part of any loan or debt agreement. You may elect not to use OTBP. You can choose to have your tax return electronically filed and receive your refund without using OTBP.
5. If your refund is not received from the IRS and/or state taxing authority by the Bank within an expected time frame, selected disbursements will not take place and you will continue be responsible for your outstanding debts, including interest and/or other fees, as contained in your separate loan or debt agreements.
6. By opting to use OTBP, you are required and are consenting to disclose tax return and refund information to a third party pursuant to a separately signed Consent to Use of Tax Return Information document.

Taxpayer hereby elects to use OTBP and authorizes the Bank to disburse the Bill Pay amount contained in the Agreement to \_\_\_\_\_ [Bill Pay Payee]. Bill Pay Payee has my consent to contact FMS Debt Info line (800-304-3107) on my behalf.

Acknowledged and agreed to by the undersigned this \_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
**TAXPAYER** Signature

\_\_\_\_\_  
Spouse’s Signature (if applicable)

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Printed Name



**Commercial Check Cashing**  
**Business Insurance**  
**Business Funding**  
**Business Legal Access**  
**Workers Compensation**  
**General Liability**  
**ATM & Bill Payment**  
**Personal Small Loans**  
**Retail Check Cashing**  
**Auto Insurance**  
**Renters Insurance**  
**Home Insurance**  
**Western Union**  
**Visa Debit Cards**  
[www.MyBudgetCenter.com](http://www.MyBudgetCenter.com)

## CREDIT REPORT AUTHORIZATION AND PRIVACY DISCLOSURE FORM

The undersigned applicant borrower hereby consent(s) to allow A+ Loans, Inc. (and to the extent necessary A+ Financial Services, Inc. and A+ Bookkeepers, Inc. acting on behalf of A+ Loans) to obtain and use undersigned borrower's credit report in order to further evaluate the credit worthiness of the undersigned as principal(s), and/or guarantor(s) in connection with the extension of credit under the A+ Installment Loan with credit check.

I, \_\_\_\_\_, (the undersigned) hereby authorize and instruct A+ Loans, Inc., or its designated representative A+ Financial Services, Inc. or A+ Bookkeepers, Inc. to obtain and review my credit report. My credit report will be obtained from a credit reporting agency chosen by A+ Loans, Inc. I understand and agree that A+ Loans, Inc. intends to use the credit report for the purpose of evaluating my financial readiness to obtain a loan and by ability and willingness to repay such loan.

I understand that intends to use the credit report for the purposes of confirming my/our residency address, verifying other credit information, including past and present credit use, and evaluating whether my/our income is eligible to support the loan/advance for which I have applied.

I/We understand that in conjunction with the credit report that A+ Loans or its affiliates may ask me/us to verify past and present employment earnings records, bank accounts, stockholdings, and any other asset balances that are needed to process the loan application.

I/We understand that credit report obtained is to be used solely in the processing of the loan application and that this information may only be shared other agencies that have a direct connection with the processing of the loan application or through which A+ Loans has a direct relationship with in order to offer a similar credit opportunity.

I/We understand that credit inquiries have the potential to impact my/our credit score.

It is understood understand that this credit report will be retained on file by along with all other loan application documents and will be stored in encrypted files with limited access.

My signature below also authorizes the release to credit reporting agencies of financial or other information that I have supplied to A+ Loans, Inc. in connection with such evaluation. Authorization is further granted to the credit reporting agency to use a copy of this form to obtain any information the credit reporting agency deems necessary to complete my credit report.

In addition, in connection with determining my ability to obtain a loan;

**I authorize** \_\_\_\_

**I do not authorize** \_\_\_\_

A+ Loans, Inc. to share with potential lenders and/or counseling agencies my credit report and any information that I have provided, including any computations and assessments that have been produced based upon such information.

These lenders may contact me to discuss loans for which I may be eligible, and these counseling agencies may contact me to discuss counseling services.

I understand that I may revoke my consent to these disclosures by notifying A+ Loans, Inc. in writing.

The undersigned as [an] individual(s) hereby knowingly consent to the use of such credit report consistent with the Federal Fair Credit Reporting Act as contained in 15 U.S.C. @ 1681 et seq.

\_\_\_\_\_  
Client's Name (Print)

\_\_\_\_\_  
Client's Name (Print)

\_\_\_\_\_  
Client's Signature

\_\_\_\_\_  
Client's Signature

\_\_\_\_\_  
Client's Social Security Number

\_\_\_\_\_  
Client's Social Security Number

Date: \_\_\_\_\_

Date: \_\_\_\_\_

Address:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Address:  
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**NOTICE**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicants' income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity Washington, D.C. 2058

## Offset Authorization with A+ Loans

If the undersigned Taxpayer has qualified for and accept the receipt of funds through funding with A+ Loans, A+ Bookkeepers, or any of their affiliates, by this Agreement, the undersigned Taxpayer agrees and authorizes A+ Loans, A+ Bookkeepers, and any affiliates of either company having an agreement to provide services to remit from the funds the amount outstanding on the undersigned Taxpayer's loan with A+ Loans to A+ in satisfaction (or partial satisfaction if the amount is less than that of the debt owed) of the debt owed on the delinquent loan.

The undersigned Taxpayer agrees and authorizes that the monetary proceeds from either a refund advance or a refund shall first be used to satisfy any fees or balances owed to A+ Loans or any of its affiliates including without limitation A+ Financial Services, Inc.; A+ Loans, Inc.; A+ Auto Insurance, Inc.; A+ Bookkeepers, Inc.

Undersigned Taxpayer agrees and authorizes that any funds remitted by ACH, direct deposit, similar electronic means or cash receipt, shall have the balance owed deducted prior to the remittance of proceeds to the undersigned Taxpayer and delivered to A+ Loans.

If funds are remitted by check, the undersigned Taxpayer further agrees and authorizes affiliate who is remitting such check to deliver the proceeds check to A+ Financial Services, Inc. Undersigned Taxpayer agrees and authorizes A+ Financial Services, Inc. to endorse the check on undersigned Taxpayer's behalf, to cash the check for 5% of the face amount, retain the portion of the proceeds owed under the delinquent loan to A+ Loans, and remit the remainder, if any, to the undersigned Taxpayer.

In the event that the amount of the refund advance or refund is less than the amount owed, undersigned Taxpayer shall remain liable for the remaining balance and associated costs and fees.

Taxpayer: \_\_\_\_\_

Taxpayer Address: \_\_\_\_\_

Driver's License Number.: \_\_\_\_\_ -

Does hereby allow to A+ Financial Services, Inc., A+ Loans, and/or their duly appointed agent or employee for the sole purpose of receiving and endorsing the Refund Check or Advance Refund Check, if any, due to undersigned Taxpayer for the refund or refund advance.

Further, undersigned Taxpayer does hereby permit A+ Financial Services to collect the fees and amounts owed as discussed herein.

Taxpayer Signature (Consumer Signature) \_\_\_\_\_

Date \_\_\_\_\_