

SAMPLE DISCLOSURE FOR  
REFUND ANTICIPATION LOAN (RAL)

NAME OF TAX PREPARER  
ADDRESS OF TAX PREPARER

- You are not required to enter into this refund anticipation loan agreement merely because you have received this information.
  
- If you do sign a contract for a refund anticipation loan, you will be taking out a loan. You will be responsible for repayment of the entire loan amount and all related costs and fees, regardless of how much money you actually receive in your tax refund.
  
- If you do not take out this refund anticipation loan, you are eligible to receive a gross tax refund of approximately \$ [insert amount].
  
- If you do take out this refund anticipation loan, you will be responsible to pay \$ [insert amount] in fees for the loan. After these fees are paid, you will receive approximately \$ [insert amount] as your loan.
  
- The estimated annual percentage rate of your refund anticipation loan is [insert amount]%. This is based on the actual amount of time you will be lent money through this refund anticipation loan.
  
- If you do take out this refund anticipation loan, you can expect to receive your loan within approximately two business days of [insert date].
  
- If you do not take out this refund anticipation loan, you can still receive your tax refund quickly. If you file your tax return electronically and receive your tax refund through the mail, you can expect to receive your refund within approximately two business days of [insert date]. If you file your tax return electronically and have your tax refund directly deposited into a bank account, you can expect to receive your refund within approximately two business days of [insert date].

\_\_\_\_\_  
NAME OF TAX PAYER

\_\_\_\_\_  
SIGNATURE OF TAX PAYER

\_\_\_\_\_  
DATE