

# Tax Year 2009 Refund Loan Fee Schedule

Loans provided by Chase Bank

## Classic Refund Anticipation Loan (RAL)

Receive a Refund Loan Check in 12 - 48 hours.

<u>Loan Amount</u>	<u>RAL Fee/ Finance Charge</u>	<u>Bonus Deposit Account Fee</u>	<u>Total Fee</u>	<u>APR</u>
\$300 - \$10,000	1%	\$32.00	\$35 - \$132	30.72%

## Instant Refund Anticipation Loan (I-RAL)

Chase uses the service mark "First Advance" RAL. Receive a Refund Loan Check in as little as 15 minutes.

I-RAL recipients will receive a Loan Check for \$1500. The remainder of the refund may be received as a RAL or RAC.

<u>Loan Amount</u>	<u>RAL Fee/ Finance Charge</u>	<u>Bonus Deposit Account Fee</u>	<u>Total Fee</u>	<u>APR</u>
\$1,586.87	\$39.00 + 1%	\$32.00	\$86.87	108.94%

## First Advance RAL & RAL feature

<u>Loan Amount</u>	<u>RAL Fee/ Finance Charge</u>	<u>Bonus Deposit Account Fee</u>	<u>Total Fee</u>	<u>APR</u>
\$1586.88 - \$10,000	\$39.00 + 1%	\$32.00	\$86.87 - \$171	42.88% - 108.94%

## Refund Anticipation Check (RAC)

Chase uses the phrase Bonus Deposit Account or "Bonu\$." Receive a Refund Proceed Check in 8 - 15 days.

<u>Refund Amount</u>	<u>RAL Fee/ Finance Charge</u>	<u>Bonus Deposit Account Fee</u>	<u>Total Fee</u>	<u>APR</u>
\$300 - \$10,000	None	\$32.00	\$32.00	N/A

*In addition to the fee schedule above, each RAL, I-RAL or RAC application will include a \$42.95 technology fee, and a \$25.05 document fee. See store for details. Ask your preparer about available NO COST refund options.*

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