

Tax Refunds Deposited to your YTB PayCard !!



Get your Federal and/or state income tax refund deposited directly to your YTB PayCard. Just as you enjoy the benefits of receiving your YTB Marketing and Travel Commissions paid to your YTB PayCard electronically, you can get your income tax refund paid in the same way.

Enjoy all of the benefits of receiving your payments directly to your YTB PayCard:

- **Faster Tax Refund!** Why wait for your tax refund to arrive in the mail? With a direct deposit to your YTB PayCard, you get your refund faster than by check.
- **No Check Cashing Hassles!** No more waiting in long lines or paying fees to cash your refund check.
- **More Secure!** There is no check that can be lost or stolen.
- **Easy to Use!** Use your YTB PayCard to make purchases anywhere Visa® debit cards are accepted. And with the “Transfer Options” feature, you can move some or all of your refund electronically to your checking or savings account.

Here is all you need to do to have your refund sent electronically to your YTB PayCard:

- **Complete and file your Federal or state income tax return.**
- **Complete the direct deposit information on your tax return form as follows:**
 - **Routing Number: 122244171**
 - **Account Number: A 17-digit number, created by adding the number “9” in front of your 16-digit YTB PayCard Number. Use the resulting 17-digit number as your account number. Remember that the complete account number must have 17 numbers.**

$\frac{9}{1 \quad 2 \quad 3 \quad 4 \quad 5 \quad 6 \quad 7 \quad 8 \quad 9 \quad 10 \quad 11 \quad 12 \quad 13 \quad 14 \quad 15 \quad 16 \quad 17}$

- **Account Type: Checking**

- **Provide the Routing Number and your expanded YTB PayCard Number to your tax preparer or enter this information yourself in the Refund section of your income tax return. For example, on your Federal income tax form, it is:**
 - **Form 1040, Lines 74 b, c & d**
 - **Form 1040A, Lines 44 b, c & d**
 - **Form 1040EZ, Lines 11 b, c & d**

If you have any questions, call YTB Support: 618-655-9477.

The Commonwealth Card / YTB PayCard is issued by Palm Desert National Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc.