

Choose Direct Deposit to Receive Your Tax Refund Faster This Year

More and more taxpayers are choosing direct deposit as the way to get their federal tax refunds. The payment is more secure — there is no check to get lost. And, it's more convenient — no special trip to the bank to deposit a check. To request direct deposit, follow the instructions for **Refund** on your tax return.

More than 49 million people had their tax refunds deposited directly into their bank accounts in 2005. Choosing direct deposit is the best way to guard against having a tax refund misplaced or stolen.

Want an even faster refund? Try e-file and direct deposit, together. Taxpayers who file electronically get their refunds in about half the time as those who file paper returns.

A word of caution — some financial institutions do not allow a joint refund to be deposited into an individual account. Check with your bank or other financial institution to make sure your direct deposit will be accepted. Also, make sure you have the correct nine-digit routing number and your correct account number when selecting direct deposit.

For more information about direct deposit of your tax refund, check the instructions for your tax form. This and other helpful tips are available in *IRS Publication 17, Your Federal Income Tax*. Download a copy or call toll free 1-800-TAX-FORM (1-800-829-3676) to order your free copy. You can find additional helpful information at www.irs.gov.