

The U. S. Department of the Treasury  
**Wants You to Know  
About a Fast and Safe  
Way to Receive Your  
Federal Income Tax  
Refund**

**DIRECT DEPOSIT** has been available for 30 years and is a safe, reliable, and convenient way to receive Federal payments.

IRS *e-file* has been available for more than 15 years. IRS *e-file* in combination with **DIRECT DEPOSIT** provides the fastest and safest way to receive your income tax refund each year.

Statistics prove that IRS *e-file* and **DIRECT DEPOSIT** mean faster refunds and fewer errors. Recipients who receive their refunds by **DIRECT DEPOSIT** have significantly fewer problems than with a paper check. If a problem does occur, it can usually be resolved in 24 hours, compared with an average of 14 days for a check problem.

With **DIRECT DEPOSIT**, you can avoid undeliverable checks returned to the post office and the possibility of lost, stolen, or forged checks. Each year, more than 100,000 taxpayers have their checks returned as undeliverable due to an old or incorrect mailing address. You don't have to make a special trip to the bank to cash or deposit your refund or stand in line once you get there. Your refund money will be in your account regardless of your busy schedule, bad weather, illness, or travel.