

Intuit Payments Inc, a subsidiary of Intuit Inc., a Delaware corporation
Early Refund Processing Agreement ("Agreement")

Name: Johnny L Pate, Jr

Social Security No.: 455890790

This Agreement contains important terms, conditions and disclosures about the program for processing of your refund(s) (the "Early Refund Processing Service" or "ERPS") by Intuit Payments Inc, a subsidiary of Intuit Inc., a Delaware corporation ("IPI", "we", "our", or "us") using an account created for you at a partner financial institution, such as Cross River Bank ("Bank"). If you participate in ERPS, you have chosen to receive your federal tax refund five (5) days early, subject to eligibility.

Read this Agreement carefully before accepting its terms and conditions, and print a copy and/or retain this information electronically for future reference. As used in this Agreement, the words "you" and "your" refer to the applicant or both the applicant and joint applicant if the 2024 federal income tax return(s) is a joint return (individually and collectively, "Applicant"). The words "we," "us" and "our" refer to IPI. The ERPS includes money transfer services provided by IPI, which is licensed as a money transmitter in the U.S. jurisdictions listed at: <https://www.intuit.com/legal/licenses/payment-licenses/>. While the ERPS is provided by IPI, under certain circumstances, IPI may not be required to provide such services under its money transmitter licenses.

1. **NOTICE: No Requirement To Use the Early Refund Processing Service In Order To File Electronically.**

YOU UNDERSTAND THAT AN EARLY REFUND PROCESSING FEE OF ~~\$25.00~~ ("ERPS FEE") IS CHARGED BY IPI TO ESTABLISH A TEMPORARY ROUTER ACCOUNT TO RECEIVE YOUR FEDERAL TAX REFUND, TO PROCESS IT, TO DEDUCT THE ERPS FEE, AND OTHER AUTHORIZED FEES FROM THAT ACCOUNT, AND TO FORWARD FUNDS TO YOU VIA THE DISBURSEMENT METHOD AS STATED BELOW. YOU ARE NOT REQUIRED TO USE THE ERPS. THE EARLY REFUND PROCESSING SERVICE IS NOT A LOAN; THE FEE IS COLLECTED ONLY AT THE TIME THE EARLY REFUND PROCESSING SERVICE OCCURS. YOU CAN AVOID THIS FEE AND NOT USE THE EARLY REFUND PROCESSING SERVICE BY INSTEAD CHOOSING ANOTHER REFUND DEPOSIT METHOD AT THE TIME YOU FILE YOUR 2024 FEDERAL INCOME TAX RETURN AND ELECTING TO HAVE YOUR REFUND(S) DIRECTLY DEPOSITED IN YOUR OWN BANK ACCOUNT OR MAILED TO YOU. IF YOU DO USE THE EARLY REFUND PROCESSING SERVICE, YOU CAN EXPECT TO RECEIVE THE PROCEEDS FROM YOUR FEDERAL TAX REFUND(S) 5 DAYS EARLIER THAN THE TYPICAL 21 DAYS FROM WHEN THE INTERNAL REVENUE SERVICE ("IRS") ACCEPTS YOUR RETURN(S) UNLESS THERE ARE PROCESSING DELAYS OR UNLESS YOUR RETURN(S) CONTAINS EARNED INCOME TAX CREDIT OR ADDITIONAL CHILD TAX CREDIT, IN WHICH CASE THE IRS WILL ISSUE YOUR REFUND(S) NO EARLIER THAN FEBRUARY 15, 2025. IF YOU SELECT ERPS YOU WILL RECEIVE YOUR FEDERAL REFUND PROCEEDS FIVE (5) DAYS EARLY OR YOU WILL NOT BE CHARGED FOR THE ERPS SERVICE. THE COST OF PREPARING YOUR TAX RETURN(S) WILL NOT INCREASE OR DECREASE IF YOU PURCHASE THE EARLY REFUND PROCESSING SERVICE.

2. **Authorization to Release Personal Information.** You authorize the IRS to disclose any information to Bank and IPI related to the funding of your 2024 federal tax refund(s). You also authorize Intuit Inc., as the transmitter of your electronically filed tax return(s), Bank and IPI to disclose to each other certain information about you and your tax return(s) for the purpose of providing the services contemplated under this Agreement and other services offered by Intuit Inc. and its subsidiaries. You also represent that any authorizations you have made in this Section 2 have also been obtained from and are made with respect to your spouse, if this is a jointly filed return. Please see the Privacy Policy at the end of this Agreement describing how IPI may use or share your personal information.

3. **Temporary Router Account Authorization.** You hereby authorize us to establish a temporary router account ("Router Account") for you at Bank for the sole purpose of receiving your tax year 2024 federal tax refund(s) from the IRS. We must receive an acknowledgement from the IRS that your return(s) has been electronically filed and accepted for processing before the Router Account can be opened. All fees discussed in this Section 3 are each, a "Fee." You authorize IPI to deduct from your federal tax refund and/or Router Account all of the following amounts: (i) the Early Refund Processing Fee; (ii) if applicable, any fees for additional products and services purchased via TurboTax, and (iii) all applicable taxes (collectively, "Fees").

By using the ERPS, you will receive your federal tax refund up to five (5) days early for an additional fee of \$ 25.00. IPI will deduct from the refund amount the ERPS fee, if you receive your federal refund proceeds at least 5 days early.

You authorize us to disburse the balance of your refund(s) to you with the ERPS after making all authorized deductions for Fees. If your refund(s) does not have sufficient funds to pay any portion of the Fees, you authorize us to disburse the entire refund amount to the account into which you authorized IPI to deposit your expected tax refund proceeds as set forth in Section 6 ("Authorized Destination Account").

4. **Acknowledgements.** (a) You understand that: (i) IPI cannot guarantee the amount of your tax year 2024 federal tax refund(s) or the date it will be issued, and (ii) IPI's role is limited to the ERPS described in this Agreement. IPI does not warrant the accuracy of the software used to prepare the tax return(s). (b) You understand that (i) Intuit Inc. is the party that sends your tax return filings to the appropriate taxing authority and provides the software used to prepare your tax return, and (ii) You agree that Intuit Inc. is not acting as your agent and is not under any fiduciary duty with respect to the processing of your refund by IPI. Intuit Inc. does not provide the ERPS. Again, the ERPS is provided by IPI. (c) Your refund(s) may be held or returned to the IRS if it is suspected of fraud or identity theft.

5. **General Disclosures.** The Router Account is being opened for the sole purpose of receiving your (or both spouses if this is a jointly filed return) tax year 2024 federal tax refund(s). IPI will deduct from the refund amount the Fees, if you receive your federal refund proceeds at least 5 days early. No

withdrawals will be allowed from the Router Account except to collect the amounts stated in this Agreement, including Section 3 and Section 7. Without any further action by you, IPI will automatically deduct and send any funds owed to IPI under this Agreement to IPI after receipt of your tax refund(s) into the Router Account. No interest is payable on the deposit; thus, the annual percentage yield and interest rate are 0%. The Router Account will be closed after all authorized deductions have been made. Questions or concerns about the Router Account should be directed to Intuit Inc., acting on behalf of IPI, either by telephone by calling 1-800-446-8848 or sent in writing to the address below:

Intuit, Inc
ATTN: SDEE Inquiries
2535 Garcia Ave
Mountain View, CA 94043

6. Disbursement Method. You agree that the disbursement method selected below will be used by IPI to disburse funds to you.

By using the Direct Deposit method of disbursement, the balance of your refund amount, minus any authorized fees associated with the ERPS, will be disbursed to you electronically by RTP or same day ACH direct disbursement to your Authorized Destination Account designated below. If your refund does not qualify to be processed with the ERPS, the entire refund amount will be sent electronically by standard ACH. If a joint return is filed, the bank account may be a joint account or the individual account of either spouse.

DIRECT DEPOSIT ACCOUNT TYPE: ☐ Checking ☒ Savings

RTN#: 111000025 ACCOUNT #: 488103477149

Note: To ensure that there are no delays in receiving your refund(s), please contact your financial institution that maintains your Authorized Destination Account to confirm that you are using the correct RTN (routing) and account number. IPI and Intuit Inc. are not responsible for the misapplication of a direct disbursement that results from error, negligence or malfeasance on the part of you or your representative. In cases where Bank, on behalf of IPI, has received your federal tax refund(s) but IPI is unable to deliver the funds directly to you (including, for example, if you or your representative enter your account information incorrectly and your disbursement is returned to the Bank), funds may (i) be disbursed via check mailed to your physical address of record, (ii) be held at Bank until claimed, or (iii) returned to the IRS. Due to the risk of fraudulent diversion of tax refunds, we will not process any address or account changes for purposes of disbursing your tax refund(s). If we become aware that your address or checking or savings account has changed after you sign this Agreement but before your federal tax refund(s) is received by us, upon receipt of your federal tax refund(s) from the IRS or applicable state agency, we will return your tax refund(s) to the applicable agency. We will do our best to escalate the return of your federal tax refund(s) to the applicable agency and you will need to work with the applicable agency directly for disbursement.

7. 5 Days Early. By using the ERPS, you will receive your federal tax refund up to five (5) days early for an additional fee of \$ 25.00. The availability of the ERPS is subject to: (a) your bank's participation in the Real-Time Payments (RTP) system or eligibility to receive same day ACH, (b) availability of funds for this program at the time you receive your refund, and (c) your federal tax refund is not greater than \$20,000. **You will not be charged the \$ 25.00 fee if (a) you select the ERPS and for any reason you are not eligible or (b) you do not receive your refund at least 5 days early.** The ERPS may change or discontinue at any time. If you are eligible for the ERPS, then you also authorize us to make all authorized deductions or payments owed to us (or our affiliates that offer TurboTax), including for any Fees, prior to disbursing your federal tax refund to you five (5) days early.

8. **FEDERAL ELECTRONIC FUND TRANSFER ACT DISCLOSURES.** In case of errors or questions about electronic transfers to or from the Router Account, contact us either by telephone by calling 1-800-446-8848 or write to Intuit Payments Inc c/o Intuit, Inc ATTN: SDEE Inquiries 2535 Garcia Ave Mountain View, CA 94043 and provide your name, a description or explanation of the error, and the dollar amount of the suspected error. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 business days to investigate your complaint or question. If we decide to do this, we will credit your Router Account within 10 business days of receiving the notice of error for the amount you think is in error, although in most circumstances you won't have use of the money until we complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Router Account. For errors involving transfers of funds to or from the Router Account within 30 business days after the first deposit to the Router Account was made, (i) we may take up to 90 business days to investigate your complaint or question, and (ii) we may take up to 20 business days to credit your Router Account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Business Days: Our business days are Monday through Friday, excluding federal holidays. Saturday, Sunday, and federal holidays are not considered business days, even if we are open.

Confidentiality: We will disclose information to third parties about your account or the transfers you make:

- To complete transfers as necessary;
- To verify the existence and condition of your account upon the request of a third party, such as a credit bureau or merchant;
- To comply with government agency or court orders;
- If you give us your written permission; or
- As explained in the Privacy Policy following this Agreement.

Our Liability: If we do not complete a transfer to your account on time or in the correct amount according to this Agreement, we may be liable for your losses or damages. In addition to all other limitations of liability set forth in this Agreement, we will not be liable to you if, among other things:

- Circumstances beyond our control (such as fire, flood, water damage, power failure, strike, labor dispute, pandemic, computer breakdown, telephone line disruption, or a natural disaster) prevent the transfer, despite reasonable precautions that have been taken.
- The funds in your account are subject to legal process or other claim restricting such transfer.
- You, your representative or a third party provide us with inaccurate or untimely information.

9. **Governing Law.** The enforcement and interpretation of this Agreement and the transactions contemplated herein shall be governed by the laws of the United States, including the Electronic Signatures in Global and National Commerce Act, and, to the extent state law applies, the substantive laws of Delaware.

10. Summary of Terms.

Expected Refund	\$	2,415.00
Less ERPS Fee	\$	25.00
Expected Proceeds*	\$	2,390.00

* These amounts are itemized. This is only an estimate. The amount will be reduced by any applicable sales taxes. The above deductions will be subtracted from your federal refund, where applicable.

11. **Arbitration Provision.** You acknowledge that the services set forth in this Agreement are being made available and priced by IPI on the basis of your acceptance of the following arbitration provision ("Arbitration Provision"). By entering into this Agreement, you acknowledge that you are giving up the right to litigate Claims (as defined below) if you or IPI elects arbitration of the Claims pursuant to this provision, except as otherwise expressly provided herein, and you hereby knowingly and voluntarily waive the right to trial of all Claims subject to this Agreement. You further acknowledge that you have read this Arbitration Provision carefully, agree to its terms, and are entering into this Agreement voluntarily and not in reliance on any promises or representations whatsoever except those contained in this Agreement.

ARBITRATION NOTICE

THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION. PLEASE READ THIS PROVISION CAREFULLY, AS IT AFFECTS YOUR LEGAL RIGHTS.

11.1. **Arbitration of Claims:** If you elect to seek arbitration, you must first send to IPI a written Notice of your Claim ("Notice of Claim"). The Notice of Claim to IPI should be sent in care of our registered agent Corporation Service Company, 251 Little Falls Drive, Wilmington, DE 19808. The Notice of Claim should include both the mailing address and email address you would like IPI to use to contact you. If IPI elects to seek arbitration, it will send, by certified mail, a written Notice of Claim to your address on file. A Notice of Claim must (a) describe the nature and basis of the claim or dispute; and (b) set forth the specific amount of damages or other relief sought.

You agree that good-faith informal efforts to resolve disputes often can result in a prompt, low-cost and mutually beneficial outcome. You and IPI therefore agree that, after a Notice of Claim is sent but before either you or IPI commence arbitration or file a claim in small claims court against the other, we will personally meet, via telephone or videoconference, in a good-faith effort to confer with each other and try to resolve informally any Claim covered by this Agreement. If you are represented by counsel, your counsel may participate in the conference as well, but you agree to fully participate in the conference. Likewise, if IPI is represented by counsel, its counsel may participate in the conference as well, but IPI agrees to have a company representative fully participate in the conference. The statute of limitations and any filing fee deadlines shall be tolled while the parties engage in the informal dispute resolution process required by this paragraph.

If we do not reach an agreement to resolve the Claim within sixty (60) days after the Notice of Claim is received, you or IPI may commence an arbitration proceeding by filing a Demand for Arbitration or, alternatively, by filing a Claim in small claims court. You agree that you may not commence any arbitration or file a claim in small claims court unless you and IPI are unable to resolve the claim within 60 days after we receive your completed Notice of Claim and you have made a good faith effort to resolve your claim directly with IPI during that time. If a Claim qualifies for small claims court, but a party commences an arbitration proceeding, you and IPI agree that either party may elect instead to have the Claim resolved in small claims court, and upon written notice of a party's election, the American Arbitration Association ("AAA") will administratively close the arbitration proceeding. Any dispute about whether a Claim qualifies for small claims court shall be resolved by that court, not by an arbitrator. In the event of any such dispute, the arbitration proceeding shall remain closed unless and until a decision by the small claims court that the Claim should proceed in arbitration. You may download or copy a form of notice and a form to initiate arbitration at www.adr.org or by calling 1-800-778-7879. The arbitration will be conducted by the AAA before a single AAA arbitrator under the AAA's rules, which are available at www.adr.org or by calling 1-800-778-7879, except as modified by this Agreement. Unless IPI and you agree otherwise, any arbitration hearings will take place in the county (or parish) of either your residence or of the mailing address you provided in your Notice of Claim.

11.2. **Other Claims Subject to Arbitration:** In addition to Claims brought by you, Claims made by anyone connected with you or anyone making a Claim through you (including a taxpayer filing jointly, employee, agent, representative, affiliated company, predecessor or successor, heir, assignee, or trustee in bankruptcy) against us shall be subject to arbitration as described herein.

11.3. **Exceptions:** We agree not to invoke our right to arbitrate any individual Claim you bring in small claims court or an equivalent court so long as the Claim is pending only in that court. This Arbitration Provision also does not limit or constrain our right to interplead funds in the event of claims to the Account by several parties.

11.4. Individual Claims Only: Claims may be submitted to arbitration on an individual basis only. Claims subject to this Arbitration Provision may not be joined or consolidated in arbitration with any Claim of any other person or be arbitrated on a class basis, in a representative capacity on behalf of the general public or on behalf of any other person, unless otherwise agreed to by the parties in writing. However, taxpayers filing jointly and party to this Agreement are considered as one person; IPI and its officers, directors, employees, agents, and affiliates are considered as one person; and Bank and its officers, directors, employees, agents, and affiliates are considered as one person. Further, if you have elected arbitration, unless both you and IPI agree otherwise, the arbitrator may not consolidate any other person's Claims with your Claims and may not otherwise preside over any form of a representative or class proceeding. If IPI believes that any Claim you have filed in arbitration or in court is inconsistent with the limitations in this paragraph, then you agree that we may seek an order from a court determining whether your Claim is within the scope of the Class Action Waiver. If this Class Action Waiver is found to be unenforceable, then the entirety of this Arbitration Section shall be null and void.

11.5. Arbitration Fees: Payment of all filing, administration and arbitrator fees will be governed by the AAA Rules. You are required to pay AAA's initial filing fee, but IPI will reimburse you for this filing fee at the conclusion of the arbitration to the extent it exceeds the fee for filing a complaint in a federal or state court in your county of residence or in Santa Clara County, California. If the arbitrator finds that either the substance of your Claim or the relief sought in your Demand for Arbitration was frivolous or was brought for an improper purpose (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b)), then the payment of all fees will be governed by the AAA Rules and IPI will not reimburse your initial filing fee. The parties agree that the AAA has discretion to modify the amount or timing of any administrative or arbitration fees due under the AAA Rules where it deems appropriate, provided that such modification does not increase the AAA fees to you or IPI and you and IPI waive any objection to such fee modification.

11.6. Procedure: A single arbitrator will resolve the Claims. The arbitrator will be either (1) a retired judge or (2) an attorney specifically licensed to practice law in the state of California or the state of your residence and will be selected by the parties from the AAA's National Roster of arbitrators. The arbitrator will be selected using the following procedure: (a) the AAA will send the parties a list of five candidates meeting this criteria; (b) if the parties cannot agree on an arbitrator from the list, each party shall return its list to the AAA within 10 days, striking up to two candidates, and ranking the remaining candidates in order of preference; (c) the AAA shall appoint as arbitrator the candidate with the highest aggregate ranking; and (d) if for any reason the appointment cannot be made according to this procedure, the AAA may exercise its discretion in appointing the arbitrator. The arbitrator is bound by this Agreement. Except as otherwise provided below, all issues are for the arbitrator to decide, including issues relating to the scope and enforceability of this arbitration provision.

The arbitration shall follow the rules and procedures of the arbitration administrator in effect on the date the arbitration is filed, except when there is a conflict or inconsistency between the rules and procedures of the arbitration administrator and this Arbitration Provision, in which case this Arbitration Provision shall govern. Any in-person arbitration hearing for a Claim shall take place within the federal judicial district in which you live or at such other reasonably convenient location as agreed by the parties. The parties agree that an administrative conference with the AAA shall be conducted in each arbitration proceeding, and you and an IPI company representative shall appear at the administrative conference via telephone. If you fail to appear at the administrative conference, regardless of whether your counsel attends, the AAA will administratively close the arbitration proceeding without prejudice, unless you show good cause as to why you were not able to attend the conference.

The arbitrator shall issue a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based. The award shall be binding only among the parties and shall have no preclusive effect in any other arbitration or other proceeding involving a different party. IPI will not seek to recover its attorneys' fees and costs in arbitration from you unless the arbitrator finds that either the substance of your claim or the relief sought in your Demand for Arbitration was frivolous or was brought for an improper purpose (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b)). Judgment on any award may be entered in any court having jurisdiction. This agreement to arbitrate shall not preclude any party to the arbitration from at any time seeking injunctions or other forms of equitable relief in aid of arbitration from a court of appropriate jurisdiction including whether a Demand for Arbitration is filed in violation of this Agreement.

12. Taxpayer Identity Validation Disclosure. To help IPI and the government identify and fight tax refund fraud, as well as fight the funding of terrorism and money laundering activities, IPI shall obtain, verify, and record information that identifies each ERPS taxpayer. What this means for you: When you apply to use the ERPS for the purpose of receiving your federal tax refund(s), we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents if we need to perform additional due diligence on your account.

13. Conflicts. To the extent there is any conflict between the terms of this Agreement and the TurboTax Terms of Service available at <https://turbotax.intuit.com/corp/terms-of-use/>, the provisions of this Agreement shall control with respect to any issues concerning the Program.

YOUR AGREEMENT

IPI agrees to all of the terms of this Agreement. By selecting the "I Agree" button in TurboTax: (i) You authorize IPI and/or Bank to receive your 2024 federal tax refund(s) from the IRS, and IPI to make the deductions from your federal refund(s) as described in the Agreement, (ii) You agree to receive all communications electronically in accordance with the "Communications" section of the Tax Year 2024 TurboTax® User Agreement, (iii) You consent to the release of your 2024 federal tax refund(s) disbursement information and application information as described in this Agreement; and (iv) You acknowledge that you have reviewed, and agree to be bound by, the Agreement's terms and conditions. If this is a joint return, selecting "I Agree" indicates that both spouses agree to be bound by the terms and conditions of the Agreement.

FACTS

WHAT DOES INTUIT INC. ("INTUIT") DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ▪ Social Security number and transaction history ▪ account balances and payment history ▪ credit history and credit scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Intuit chooses to share; and whether you can limit this sharing.

Reasons we can share your information	Does Intuit share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share*
For nonaffiliates to market to you	No	We don't share

Questions?

Visit us at: <https://www.intuit.com/privacy/>
 Email us at: privacy@intuit.com

Who we are

Who is providing this notice?

This notice is provided by Intuit Inc. and is applicable to your U.S. Intuit account.

What we do

How does Intuit protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Intuit collect my personal information?

We collect your personal information, for example, when you

- open an account or seek financial or tax advice
- give us your contact information or give us your income information
- apply for a loan

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with the Intuit name (operating as TurboTax, QuickBooks, Mint, Credit Karma, and Mailchimp)*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners are financial service companies.*

Other important information

For Vermont Customers:

- We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.
- Additional information concerning our privacy policies can be found at <https://www.intuit.com/privacy/>.

For California Customers: In accordance with California law, we will not share information we collect about California residents with nonaffiliates, unless the law allows. For example, we may share information with your consent, to service your accounts. We will limit sharing among our companies to the extent required by California law.

*We do not share information about your creditworthiness with affiliates for their everyday business purposes. However, we may share information about your creditworthiness with affiliates for other purposes, with your consent.

IMPORTANT DISCLOSURES

If you are owed federal tax refund(s), you have a right to choose how you will receive the refund(s). There are several options available to you. Some options cost money and some options are free. Please read about these options below.

You can file your federal tax return(s) electronically or by paper and obtain your federal tax refund(s) directly from the Internal Revenue Service (“IRS”) for free. If you file your federal tax return(s) electronically, you can receive refund checks directly from the IRS through the U.S. Postal Service in 21 to 28 days from the time you file your tax return(s) or the IRS can disburse your refund(s) directly into your bank account in less than 21 days from the time you file your tax return(s) unless there are delays by the IRS. If you file a paper federal tax return(s) through the U.S. Postal Service, you can receive refund checks directly from the IRS through the U.S. Postal Service in 6 to 8 weeks from the time the IRS receives your return(s) or the IRS can disburse your refund(s) directly into your bank account in 6 to 8 weeks from the time the IRS receives your return(s). However, if your federal tax return(s) contains Earned Income Tax Credit or Additional Child Tax Credit, the IRS will issue your refund(s) no earlier than February 15, 2025.

You can file your federal tax return(s) electronically, select the Early Refund Processing Service (the “ERPS”), and have your federal tax refund(s) processed with Intuit Payments, Inc. (“IPI”, “we”, “our”, or “us”). Your refund will be processed through an account created for you at a partner financial institution, such as Cross River Bank (“Bank”). The ERPS allows us to track your refund and provide the refund amount to you 5 days earlier than the communicated IRS settlement date. This is accomplished when you elect to have your federal refund(s) disbursed into an account at Bank and we receive notice of the refund settlement date and can send the refund amount, minus any authorized fees for the service, to the bank account indicated on your tax return. If you file your tax return(s) electronically and select the ERPS, the IRS will deposit your refund(s) with Bank. Unless there are unexpected delays, federal refunds are received in less than 21 days from the time you file your tax return(s) electronically. However, if your return(s) contains Earned Income Tax Credit or Additional Child Tax Credit, the IRS will issue your refund(s) no earlier than February 15, 2025. Your selection of the ERPS means, if eligible, you will receive your federal refund proceeds five (5) days early.

The ERPS is not necessary to obtain your refund(s). If you have an existing bank account and do not desire to receive the ERPS, you do not need to use the ERPS in order to receive a direct disbursement from the. You may consult the IRS website (irs.gov) for information about federal tax refund processing.

If you select the ERPS, no prior debt you may owe to Bank will be deducted from your refund(s).

You can change your income tax withholdings which might result in you retaining more of your compensation throughout the year rather than waiting to receive withheld amounts potentially in tax refund(s) next year. Please consult your employer or tax advisors for additional details.

This Agreement requires all disputes to be resolved by way of binding arbitration. The terms of the arbitration provision appear in Section 11.

Information regarding low-cost deposit accounts may be available at www.mymoney.gov.

The chart below shows the options for filing your federal tax returns (e-file or paper returns), the ERPS product, refund disbursement options, estimated timing for obtaining your federal tax refund proceeds, and costs associated with the various options.

WHAT TYPE OF FILING METHOD?	WHAT ARE YOUR DISBURSEMENT OPTIONS?	WHAT IS THE ESTIMATED TIME TO RECEIVE REFUND(S)?	WHAT COSTS DO YOU INCUR IN ADDITION TO TAX PREPARATION FEES?
PAPER RETURN	IRS issues direct disbursement to your bank account.	Approximately 6 to 8 weeks ¹	No additional cost.

No Early Refund Processing Service	Check mailed by IRS to address on tax return(s).	Approximately 6 to 8 weeks ¹	
ELECTRONIC FILING (E-FILE)	IRS issues direct disbursement to your bank account.	Usually within 21 days ¹	No additional cost.
No Early Refund Processing Service	Check mailed by IRS to address on tax return(s).	Approximately 21 to 28 days ¹	
ELECTRONIC FILING (E-FILE)	Direct disbursement to your bank account.	Usually within 21 days ¹	\$ <u>25.</u> for ERPS ²
Early Refund Processing Service			

¹**You may experience delays with your tax refund(s) if, for example, you enter incorrect bank account or contact information, you enter a bank account in someone else's name, or if possible suspicious activity is detected.** If your return(s) contains Earned Income Tax Credit or Additional Child Tax Credit, the IRS will issue your refund(s) no earlier than February 15, 2025.

² If you select and obtain ERPS to receive your federal refund proceeds five (5) days early, you will be charged a \$ 25. fee.

Questions? Call 1-800-446-8848

For the year Jan. 1–Dec. 31, 2024, or other tax year beginning _____, 2024, ending _____, 20____ See separate instructions.

Your first name and middle initial Johnny L		Last name Pate, Jr		Your social security number 455 89 0790		
If joint return, spouse's first name and middle initial		Last name		Spouse's social security number		
Home address (number and street). If you have a P.O. box, see instructions. 4636 N Josey Ln				Apt. no. 1916		
City, town, or post office. If you have a foreign address, also complete spaces below. Carrollton			State TX		ZIP code 750104642	
Foreign country name			Foreign province/state/county		Foreign postal code	

Presidential Election Campaign
Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund.
☐ You ☐ Spouse

Filing Status ☒ Single ☐ Head of household (HOH)

Check only one box. ☐ Married filing jointly (even if only one had income) ☐ Qualifying surviving spouse (QSS)

☐ Married filing separately (MFS)

If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent: _____

☐ If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required): _____

Digital Assets At any time during 2024, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ Yes ☒ No

Standard Deduction Someone can claim: ☐ You as a dependent ☐ Your spouse as a dependent ☐ Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness You: ☐ Were born before January 2, 1960 ☐ Are blind Spouse: ☐ Was born before January 2, 1960 ☐ Is blind

Dependents (see instructions):

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Check the box if qualifies for (see instructions): Child tax credit	Credit for other dependents
If more than four dependents, see instructions and check here ☐				☐	☐
				☐	☐
				☐	☐
				☐	☐

Income	1a	Total amount from Form(s) W-2, box 1 (see instructions)				1a	78,045.
	b	Household employee wages not reported on Form(s) W-2				1b	
	c	Tip income not reported on line 1a (see instructions)				1c	
	d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)				1d	
	e	Taxable dependent care benefits from Form 2441, line 26				1e	
	f	Employer-provided adoption benefits from Form 8839, line 29				1f	
	g	Wages from Form 8919, line 6				1g	
	h	Other earned income (see instructions)				1h	0.
	i	Nontaxable combat pay election (see instructions) ☐ 1i					
	z	Add lines 1a through 1h				1z	78,045.
	2a	Tax-exempt interest				2a	
	3a	Qualified dividends				3a	
	4a	IRA distributions				4a	
	5a	Pensions and annuities				5a	
	6a	Social security benefits				6a	
Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld. If you did not get a Form W-2, see instructions.	c	If you elect to use the lump-sum election method, check here (see instructions) ☐					
	7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐				7	
	8	Additional income from Schedule 1, line 10				8	0.
	9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income				9	78,045.
	10	Adjustments to income from Schedule 1, line 26				10	2,500.
	11	Subtract line 10 from line 9. This is your adjusted gross income				11	75,545.
	12	Standard deduction or itemized deductions (from Schedule A)				12	14,600.
	13	Qualified business income deduction from Form 8995 or Form 8995-A				13	
	14	Add lines 12 and 13				14	14,600.
	15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your taxable income				15	60,945.

Attach Sch. B if required.

Standard Deduction for—

- Single or Married filing separately, \$14,600
- Married filing jointly or Qualifying surviving spouse, \$29,200
- Head of household, \$21,900
- If you checked any box under Standard Deduction, see instructions.

Tax and Credits	16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐ _____			16	8,457.
	17	Amount from Schedule 2, line 3			17	
	18	Add lines 16 and 17			18	8,457.
	19	Child tax credit or credit for other dependents from Schedule 8812			19	
	20	Amount from Schedule 3, line 8			20	
	21	Add lines 19 and 20			21	
	22	Subtract line 21 from line 18. If zero or less, enter -0-			22	8,457.
	23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	0.
24	Add lines 22 and 23. This is your total tax			24	8,457.	
Payments	25	Federal income tax withheld from:				
	a	Form(s) W-2	25a	10,872.		
	b	Form(s) 1099	25b			
	c	Other forms (see instructions)	25c			
	d	Add lines 25a through 25c	25d	10,872.		
	26	2024 estimated tax payments and amount applied from 2023 return			26	
	27	Earned income credit (EIC)	27	No		
	28	Additional child tax credit from Schedule 8812			28	
	29	American opportunity credit from Form 8863, line 8			29	
	30	Reserved for future use			30	
	31	Amount from Schedule 3, line 15			31	
	32	Add lines 27, 28, 29, and 31. These are your total other payments and refundable credits			32	
33	Add lines 25d, 26, and 32. These are your total payments			33	10,872.	
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid			34	2,415.
	35a	Amount of line 34 you want refunded to you . If Form 8888 is attached, check here ☐			35a	2,415.
	b	Routing number	111000025	c Type: ☐ Checking ☒ Savings		
	d	Account number 488103477149				
	36	Amount of line 34 you want applied to your 2025 estimated tax			36	
Amount You Owe	37	Subtract line 33 from line 24. This is the amount you owe . For details on how to pay, go to www.irs.gov/Payments or see instructions			37	
	38	Estimated tax penalty (see instructions)			38	

Third Party Designee	Do you want to allow another person to discuss this return with the IRS? See instructions ☐ Yes . Complete below. ☒ No		
	Designee's name	Phone no.	Personal identification number (PIN)

Sign Here	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.			
	Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
	Spouse's signature. If a joint return, both must sign.		Date	Spouse's occupation
	Phone no. (817)504-9269		Email address	

Paid Preparer Use Only	Preparer's name	Preparer's signature	Date	PTIN	Check if: ☐ Self-employed
	Firm's name	Self-Prepared			Phone no.
	Firm's address				Firm's EIN

SCHEDULE 1
(Form 1040)

Department of the Treasury
Internal Revenue Service

Additional Income and Adjustments to Income

Attach to Form 1040, 1040-SR, or 1040-NR.

Go to www.irs.gov/Form1040 for instructions and the latest information.

OMB No. 1545-0074

2024
Attachment
Sequence No. 01

Name(s) shown on Form 1040, 1040-SR, or 1040-NR

Johnny L Pate, Jr

Your social security number

455-89-0790

For 2024, enter the amount reported to you on Form(s) 1099-K that was included in error or for personal items sold at a loss

Note: The remaining amounts reported to you on Form(s) 1099-K should be reported elsewhere on your return depending on the nature of the transaction. See www.irs.gov/1099k.

Part I Additional Income

1	Taxable refunds, credits, or offsets of state and local income taxes	1	
2a	Alimony received	2a	
b	Date of original divorce or separation agreement (see instructions):		
3	Business income or (loss). Attach Schedule C	3	
4	Other gains or (losses). Attach Form 4797	4	
5	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	5	
6	Farm income or (loss). Attach Schedule F	6	
7	Unemployment compensation	7	
8	Other income:		
a	Net operating loss	8a	()
b	Gambling	8b	
c	Cancellation of debt	8c	
d	Foreign earned income exclusion from Form 2555	8d	()
e	Income from Form 8853	8e	
f	Income from Form 8889	8f	
g	Alaska Permanent Fund dividends	8g	
h	Jury duty pay	8h	
i	Prizes and awards	8i	
j	Activity not engaged in for profit income	8j	
k	Stock options	8k	
l	Income from the rental of personal property if you engaged in the rental for profit but were not in the business of renting such property	8l	
m	Olympic and Paralympic medals and USOC prize money (see instructions)	8m	
n	Section 951(a) inclusion (see instructions)	8n	
o	Section 951A(a) inclusion (see instructions)	8o	
p	Section 461(l) excess business loss adjustment	8p	
q	Taxable distributions from an ABLE account (see instructions)	8q	
r	Scholarship and fellowship grants not reported on Form W-2	8r	
s	Nontaxable amount of Medicaid waiver payments included on Form 1040, line 1a or 1d	8s	()
t	Pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan	8t	
u	Wages earned while incarcerated	8u	
v	Digital assets received as ordinary income not reported elsewhere. See instructions	8v	
z	Other income. List type and amount: Coinbase REWARD 0.	8z	0.
9	Total other income. Add lines 8a through 8z	9	0.
10	Combine lines 1 through 7 and 9. This is your additional income . Enter here and on Form 1040, 1040-SR, or 1040-NR, line 8	10	0.

For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule 1 (Form 1040) 2024

Part II Adjustments to Income

11	Educator expenses	11	
12	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106	12	
13	Health savings account deduction. Attach Form 8889	13	
14	Moving expenses for members of the Armed Forces. Attach Form 3903	14	
15	Deductible part of self-employment tax. Attach Schedule SE	15	
16	Self-employed SEP, SIMPLE, and qualified plans	16	
17	Self-employed health insurance deduction	17	
18	Penalty on early withdrawal of savings	18	
19a	Alimony paid	19a	
b	Recipient's SSN		
c	Date of original divorce or separation agreement (see instructions): _____		
20	IRA deduction	20	
21	Student loan interest deduction	21	2,500.
22	Reserved for future use	22	
23	Archer MSA deduction	23	
24	Other adjustments:		
a	Jury duty pay (see instructions)	24a	
b	Deductible expenses related to income reported on line 8l from the rental of personal property engaged in for profit	24b	
c	Nontaxable amount of the value of Olympic and Paralympic medals and USOC prize money reported on line 8m	24c	
d	Reforestation amortization and expenses	24d	
e	Repayment of supplemental unemployment benefits under the Trade Act of 1974	24e	
f	Contributions to section 501(c)(18)(D) pension plans	24f	
g	Contributions by certain chaplains to section 403(b) plans	24g	
h	Attorney fees and court costs for actions involving certain unlawful discrimination claims (see instructions)	24h	
i	Attorney fees and court costs you paid in connection with an award from the IRS for information you provided that helped the IRS detect tax law violations	24i	
j	Housing deduction from Form 2555	24j	
k	Excess deductions of section 67(e) expenses from Schedule K-1 (Form 1041)	24k	
z	Other adjustments. List type and amount: _____	24z	
25	Total other adjustments. Add lines 24a through 24z	25	
26	Add lines 11 through 23 and 25. These are your adjustments to income . Enter here and on Form 1040, 1040-SR, or 1040-NR, line 10	26	2,500.

Health Savings Accounts (HSAs)

Attach to Form 1040, 1040-SR, or 1040-NR.
Go to www.irs.gov/Form8889 for instructions and the latest information.

OMB No. 1545-0074

2024
Attachment
Sequence No. **52**

Name(s) shown on Form 1040, 1040-SR, or 1040-NR

Johnny L Pate, Jr

Social security number of HSA beneficiary.
If both spouses have HSAs, see instructions.
455-89-0790

Before you begin: Complete Form 8853, Archer MSAs and Long-Term Care Insurance Contracts, if required.

Part I HSA Contributions and Deduction. See the instructions before completing this part. If you are filing jointly and both you and your spouse each have separate HSAs, complete a separate Part I for each spouse.

1	Check the box to indicate your coverage under a high-deductible health plan (HDHP) during 2024. See instructions	☒ Self-only ☐ Family
2	HSA contributions you made for 2024 (or those made on your behalf), including those made by the unextended due date of your tax return that were for 2024. Do not include employer contributions, contributions through a cafeteria plan, or rollovers. See instructions	2 0.
3	If you were under age 55 at the end of 2024 and, on the first day of every month during 2024, you were, or were considered, an eligible individual with the same coverage, enter \$4,150 (\$8,300 for family coverage). All others , see the instructions for the amount to enter	3 4,150.
4	Enter the amount you and your employer contributed to your Archer MSAs for 2024 from Form 8853, lines 1 and 2. If you or your spouse had family coverage under an HDHP at any time during 2024, also include any amount contributed to your spouse's Archer MSAs	4 0.
5	Subtract line 4 from line 3. If zero or less, enter -0-	5 4,150.
6	Enter the amount from line 5. But if you and your spouse each have separate HSAs and had family coverage under an HDHP at any time during 2024, see the instructions for the amount to enter	6 4,150.
7	If you were age 55 or older at the end of 2024, married, and you or your spouse had family coverage under an HDHP at any time during 2024, enter your additional contribution amount. See instructions	7 0.
8	Add lines 6 and 7	8 4,150.
9	Employer contributions made to your HSAs for 2024	9 4,150.
10	Qualified HSA funding distributions	10
11	Add lines 9 and 10	11 4,150.
12	Subtract line 11 from line 8. If zero or less, enter -0-	12 0.
13	HSA deduction (see instructions).	13 0.

Part II HSA Distributions. If you are filing jointly and both you and your spouse each have separate HSAs, complete a separate Part II for each spouse.

14a	Total distributions you received in 2024 from all HSAs (see instructions)	14a 2,126.
b	Distributions included on line 14a that you rolled over to another HSA. Also include any excess contributions (and the earnings on those excess contributions) included on line 14a that were withdrawn by the due date of your return. See instructions	14b
c	Subtract line 14b from line 14a	14c 2,126.
15	Qualified medical expenses paid using HSA distributions (see instructions)	15 2,126.
16	Taxable HSA distributions. Subtract line 15 from line 14c. If zero or less, enter -0-. Also, include this amount in the total on Schedule 1 (Form 1040), Part I, line 8f	16 0.
17a	If any of the distributions included on line 16 meet any of the Exceptions to the Additional 20% Tax (see instructions), check here ☐	
b	Additional 20% tax (see instructions). Enter 20% (0.20) of the distributions included on line 16 that are subject to the additional 20% tax. Also, include this amount in the total on Schedule 2 (Form 1040), Part II, line 17c	17b

Part III Income and Additional Tax for Failure To Maintain HDHP Coverage. See the instructions before completing this part. If you are filing jointly and both you and your spouse each have separate HSAs, complete a separate Part III for each spouse.

18	Last-month rule	18
19	Qualified HSA funding distribution	19
20	Total income. Add lines 18 and 19. Include this amount on Schedule 1 (Form 1040), Part I, line 8f	20
21	Additional tax. Multiply line 20 by 10% (0.10). Include this amount in the total on Schedule 2 (Form 1040), Part II, line 17d	21