

TAXPAYER ESTIMATE KIT

FAX US THE FOLLOWING ITEMS:

REQUIRED ITEMS

- FORM A- Fax Header page
- FORM D- Disclosure Authorization
- FORM 1- Taxpayer Information
- FORM 2- Dependent Information
- FORM 3X- Supplemental Income & Expense
- Non-expired PHOTO ID (Taxpayer & Spouse) [New Clients]
- Social Security Cards (For everyone listed) [New Clients]
- W-2's / 1099's / Other tax forms

OPTIONAL ITEMS

- FORM 4 - State Information
- FORM 6 - Details of Non-cash Contributions
- FORM 7 - Disaster Loss
- SBBT Refund Processing Agreement [Refund Loan Application]

Step 1



Step 2



WE'LL FAX OR EMAIL YOU A SUMMARY OF YOUR TAX RETURN.
PLEASE ALLOW 24 Hours or 48 Hours during peak filing dates.

We CAN'T file UNTIL Step 3 is DONE!

Step 3



The Taxpayer (and Spouse if a joint return) must sign ALL the pages. You
MUST FAX BACK ALL THE SIGNATURE PAGES for us to file!

PLEASE KEEP THE ORIGINAL W-2's and SIGNATURE DOCUMENTS IN
YOUR FILE!

WBTax FORM A

FAX HEADER & QUESTIONNAIRE

Fax To Estimate Line:
(281) 598-2107
Don't use our old fax numbers!

Overnight or
US Mail Address:

**9525 Katy Freeway
Suite 101
Houston TX 77024**

1

Sender's Name _____

Your Voice # _____ Ext: _____

Your Fax # _____

Do we need to call before sending a fax? _____

2 How many unique W-2's are you sending?

How many unique 1099's are you sending?

Other Items we should look for: _____

Service Options

3 **RAL** - I want to apply for a Refund Loan if I am eligible. This is the most expensive option, but I may get a loan in as fast as one day. All denied Refund Loans will automatically be switched to RT's (Refund Transfers) with the appropriate reduction in fees. NOT AVAILABLE IN CERTAIN STATES (NC, WI).

RT - Please submit this return for funding by Electronic Refund Transfer (7 to 17 days in most cases). I Do NOT want a Refund Loan even if eligible. Fees for services will automatically be deducted from my refund.

EF - Please just prepare and electronically file this return. I understand that since the fee cannot be deducted from the refund, PREPAYMENT for service is required. (V / MC / AX / D / Check). **[DEFAULT CHOICE]**

4

Please prepare my STATE tax returns (We prepare all that are required)

Please DON'T prepare my STATE tax returns.

5 **If you FILED A TAX RETURN last year:**

I filed my return with a professional preparer and I got a Refund Loan or a Refund Transfer Check

I filed with a preparer, but I either had my refund mailed to me or I got a Direct>Deposit

I filed my return by mail or using my own Personal Computer

I filed my return, but I had a balance due (no refund expected).

I filed, but SOME (or ALL) of my refund was seized by the IRS.

If you DID NOT FILE a Tax Return last year:

I Didn't Work

I couldn't afford to pay the tax due

IRS would have taken my refund anyway

Forgot to File

Out of the Country

Other Reason _____

Note: This information is NOT reported to the IRS.

6 **Questionnaire for REFUND LOAN or ELECTRONIC REFUND CHECK**

TAXPAYER		SPOUSE		
Yes	No	Yes	No	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1 The IRS or some other federal agency has notified me that they will take my refund to pay past due debts.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2 I am currently on a payment plan for taxes owed previously OR I still owe taxes from a prior year.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3 I am NOT 3 months late or more or in default on any Student Loan or Government Sponsored Loan
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4 I have been more than 3 months late on a Student or Government loan at some time in the last 5 years.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5 As of October of last year, I was behind in making payments on a Student Loan or Government loan.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	6 In the past 6 months I HAVE NOT been delinquent in Child Support or Family Obligation payments.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	7. I have filed for bankruptcy in the past 7 years? Chapter? _____ Date of discharge _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	8. THE IRS disallowed my refund claim for the EARNED INCOME CREDIT (EITC) sometime in the past 5 years.

FORM D

Consent to Disclosure of Tax Return Information

Federal law requires this consent form be provided to you. Unless authorized by law, we cannot use, without your consent, your tax return information to third parties for purposes other than preparation and filing of your tax return. If you consent to the disclosure of your tax return information, Federal law may not protect your tax return information from further use or distribution.

You are not required to complete this form. If we obtain your signature on this form by conditioning our services on your consent, your consent will not be valid. If you agree to the disclosure of your tax return information, your consent is valid for the amount of time that you specify. If you do not specify the duration of your consent, your consent is valid for one year.

For your convenience, WBTax, LLC d/b/a WealthBuilder Tax (WBTax) has entered into agreements with certain outside firms to offer you services and products that you might be interested in. This includes banks that offer Refund Anticipation Loans or Refund Transfer services (collectively “refund products”), such as Santa Barbara Bank & Trust. To determine whether a bank product may be available to you, we will need to use information from your tax return to calculate the amount of your refund and your eligibility.

WBTax has also entered into an agreement with other financial providers, such as Financial Network Investment Corporation, regarding Individual Retirement Arrangements (IRAs) and other retirement products and financial services that may be of interest to you. Your tax return information will be necessary to determine the appropriate products and eligibility.

WBTax may also work with a mortgage lender who may require information or copies of your tax return(s). In order for us to provide your information to the lender, we must have your authorization in order to do so.

By signing below, you (including each of you if you are married) authorize WBTax to use the information provided to us during the preparation of your 20__ tax return to determine whether to present you with the opportunity to make any investments or to apply for a refund product or to provide information to a mortgage lender.

Signature of Primary Taxpayer date

Signature of Joint Taxpayer date

Printed Name of Primary Taxpayer

Printed Name of Joint Taxpayer

If you believe your tax return information has been disclosed or used improperly in a manner unauthorized by law or without your permission, you may contact the Treasury Inspector General for Tax Administration (TIGTA) by telephone at 1-800-366-4484, or by email at complaints@tigta.treas.gov.

WBTax FORM 1

Federal TAXPAYER INFORMATION

IMPORTANT!
New Clients **MUST** have **VALID** proof of
Social Security Number
for **EVERY** Person listed on this form!

1. Personal Information

Taxpayer's First Name	M.I.	Last Name as it appears on SSN Card	Jr/Sr/etc.	Social Security Number or ITIN
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	- -
Spouse's First Name	M.I.	Last Name as it appears on SSN Card	Jr/Sr/etc.	Social Security Number or ITIN
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	- -
Address (No P.O. Boxes except Rural addresses)		APT or LOT#		
<input type="text"/>		<input type="text"/>		
ZIP Code	City		State	
<input type="text"/>	<input type="text"/>		<input type="text"/>	
E-Mail Address	OK to send return via E-Mail?			
<input type="text"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>			
Telephone	Primary Taxpayer	Spouse		
HOME	()	()		
WORK	()	()		
CELL	()	()		
Birthdate	/ /19	/ /19		
Occupation	<input type="text"/>			

FOR TAX OFFICE USE ONLY:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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CLIENT Code

Forms Scanned:

09-PAK.FRP 12/31/08 Copyright MMIX, WBTax

2. Business Information

Business Name #1		Owned By: Taxpayer		Spouse	
<input type="text"/>		<input type="checkbox"/>		<input type="checkbox"/>	
Sole Prop	C-Corp	S-Corp	LLC	Partnership	Other
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Federal Tax ID		State Charter #		Sales Tax ID#	
<input type="text"/>		<input type="text"/>		<input type="text"/>	
Business Address					
<input type="text"/>					
City		State		ZIP	
<input type="text"/>		<input type="text"/>		<input type="text"/>	
Business Phone					
()					
Type of Business / Industry					
<input type="text"/>					

Business Name #2		Owned By: Taxpayer		Spouse	
<input type="text"/>		<input type="checkbox"/>		<input type="checkbox"/>	
Sole Prop	C-Corp	S-Corp	LLC	Partnership	Other
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Federal Tax ID		State Charter #		Sales Tax ID#	
<input type="text"/>		<input type="text"/>		<input type="text"/>	
Business Address					
<input type="text"/>					
City		State		ZIP	
<input type="text"/>		<input type="text"/>		<input type="text"/>	
Business Phone					
()					
Type of Business / Industry					
<input type="text"/>					

3. Fax Authorization

By marking the box at the left, I authorize WBTax and/or the Tax Preparer to fax my tax return or other information to me. I understand that when using a fax, WBTax cannot guarantee the privacy or delivery of the fax to a specific person. I hold WBTax harmless when receiving a fax of my/our personal information.

4. Certification and Authorization

1. WBTax, the Tax Preparer, and/or the ERO (Preparer) shall NOT be responsible for the refusal, failure, or delay in transmitting my tax refund information.
2. If I have applied for a Refund Loan or a Refund Check, and if no refund is sent to the ERO, then I agree to pay the Preparer immediately for services rendered. Late payment subject to 1.5% per month interest.
3. Returned checks subject to \$30 handling fee and Automatic Redeposit using electronic or other means with the \$30 service charge added.
4. Any payment by check may be submitted electronically to the bank and the original document will not be returned.
5. I have given to the Preparer all required documents and the Preparer shall not be responsible for documents not given to them at the time the return is filed.
6. All documents given to Preparer are true and complete. I understand that by giving the Preparer fraudulent materials that I will be subject to civil & criminal penalties!
7. If for any reason I decide to cancel my service with the Preparer, or if the Preparer cannot provide filing service for any reason, the preparer may charge a reasonable handling fee.
8. I understand that I, as the client, am ultimately responsible for the content of my tax return. The Preparer relies on the client's representation of facts relating to income & expenses.
9. I understand that the Preparer cannot be held liable for any inaccuracies, errors, or omissions not initiated by the Preparer. In no event shall the Preparer be liable for any damages other than the amount paid by the Client.
10. My tax return(s) are subject to examination by the taxing authorities. In the event of an audit, I will be required to substantiate my claims. The fee for preparing a tax return does not include representation of the client in an examination (audit).
11. The Preparer has NO control over your tax refund after submission to the tax agencies.
12. I hereby waive my right to see my final tax return prior to electronic filing on the express condition that the IRS Form 8879 that I signed is true and accurately reflects the information of my tax return within the IRS limits. I understand I WILL receive a copy of the return once payment has been made.

Taxpayer's	Date
<input type="text"/>	<input type="text"/>

Spouse's Signature	Date
<input type="text"/>	<input type="text"/>

IMPORTANT: The Preparer will NOT guarantee any tax refund or delivery date of funds under any circumstance.

WBTax FORM 2

Dependent & Filing Status INFORMATION

Taxpayer's Name

1. Dependents

Do not list a spouse on this page. Use FORM 1 instead.

A person not related by blood or marriage (i.e. fiancé or live-in friend) should have a Relationship of "None"

DEPENDENTS	Birthdate	SSN or Tax ID	Relationship to Taxpayer or Spouse <small>*See next section if Fosterchild</small>	Number of months this person lived with taxpayer Last year (0 to 12)	Dependent's total income last year	Did this person live with another taxpayer for part or all of last year?	NEW/Dependent This Year	FT Student Age 19 - 22	Permanently Disabled	Had Child Care EXP	Resident of CAN or MEX	NOT a US Citizen SOMEONE ELSE may try to claim this child
First & Last Name On Social Security Card												

Please list ALL OTHER persons living in your household here that are NOT Dependents.

Name	Parent	Friend	Unrelated Person	Child claimed by another taxpayer	Household Employee	If Fosterchild, indicate if this is a Brother/Sister or Nephew/Niece	Did a Government Agency place this child as a Foster Child?	Number of months this person lived with you and/or spouse LAST YEAR (0 - 12)	Did this person earn over \$3500 last year?

2. Filing Status Questions

- Please mark one
- I was MARRIED as of the last day of last year and I am filing a JOINT return. SKIP Section 3
 - I was NOT Married as of the last day of last year (Neither legal marriage nor common law marriage) GO TO Section 3
 - I am MARRIED and I do NOT want to file a joint return.
I WANT TO FILE SEPARATELY BECAUSE:
 - The IRS will seize my refund
 - I can't find my spouse
 - The IRS will seize my spouse's refund
 - My spouse has no SSN
 - I think I get a bigger refund without my spouse
 - Other (specify) _____

3. Additional Filing Status Questions (Skip if filing a Joint return)

1. Can a parent or other person not on this return claim the Taxpayer as a dependent?	<input type="radio"/> Yes	<input type="radio"/> No
2. Did the Taxpayer live at the above address for MORE than half of last year?	<input type="radio"/>	<input type="radio"/>
3. Did the Taxpayer live with someone NOT listed on this tax return for MORE than half of last year?	<input type="radio"/>	<input type="radio"/>
4. Was the Taxpayer a Full-Time Student for any 5 months last year?	<input type="radio"/>	<input type="radio"/>
5. Was the Taxpayer legally married as of December 31 of last year?	<input type="radio"/>	<input type="radio"/>
6. Were you considered married under Common Law in your state as of December 31?	<input type="radio"/>	<input type="radio"/>
7. Did you live with your spouse at any time between Jan 1 and June 30 last year?	<input type="radio"/>	<input type="radio"/>
8. Did you live with your spouse at any time between July 1 and Dec. 31 last year?	<input type="radio"/>	<input type="radio"/>
9. Were you ever married?	<input type="radio"/>	<input type="radio"/>
10. Did you get a court-decreed divorce or annulment last year?	<input type="radio"/>	<input type="radio"/>
11. Did you get a divorce or annulment in a prior year and not remarry since?	<input type="radio"/>	<input type="radio"/>
12. Does your spouse live in Mexico or Canada full-time?	<input type="radio"/>	<input type="radio"/>
13. Did your spouse die in the past 3 years? If so, what year? _____	<input type="radio"/>	<input type="radio"/>

WBTax Form 3X

Supplemental INCOME & EXPENSE INFORMATION

Taxpayer's Name _____

SOURCES OF INCOME

Check the boxes if you or your spouse received income from that source.

Wages from Jobs		Gambling or Lottery	
Military or Reserves Pay		Beneficiary of Trust or Estate	
Active Duty Combat Pay		S-Corporation Income	
Interest		Partnership Income	
Dividends		1099-MISC or sole proprietor	
Refund of State Tax		Unemployment	
Alimony Received		Social Security Benefits	
Sale of Stocks or Bonds		Income in Child's name	
Retirement Funds Received		Inheritance received	
Retirement Funds Rollover		1099-A or Cancellation of Debt	
Income from Rental Property		Lawsuit settlement	
Royalties		Other Income:	
Farm Income or Loss			
Tips			
		Received Stock Options	

CERTAIN EXPENSES

Check the boxes if you or your spouse had these expenses or items. We'll get amounts later.

Health Savings (HSA) or MSA	
Adopted a child	
Have a Mortgage Interest Credit	
Lost a home in foreclosure	
Disaster Loss	
Theft Loss	
Penalty on Early Withdrawal	
Surrender Penalty on Annuity	
Did NOT get a Stimulus Check in 2008	
Have Foreign Bank or Investment Account	
Bought Hybrid or Electric Car	

RETIREMENT CONTRIBUTIONS

If you made or plan on making any contributions to a retirement plan for this tax year, please indicate here. DO NOT INCLUDE 401k or 403b contributions or any other contribution or pension plan deducted from your paycheck.

Taxpayer

Amount

Trad IRA

Roth IRA

SEP

Other/Don't Know

EDUCATION CREDITS & STUDENT LOANS

STUDENT'S NAME	TUITION Paid Last Year (only College)	INTEREST Paid on Student Loans	In a Degree Program?		Month & Year Started College	Courses Taken for Job Skills Job Skill Improvement		Enrollment Level	
			Yes	No		Yes	No	FullTime	PartTime

EDUCATOR'S EXPENSES

If you were a full-time teacher, indicate amount personally spent on student materials:

Taxpayer

--

 Spouse

--

CHILD & DEPENDENT CARE

DEPENDENT'S NAME	AMOUNT PAID for Dependent Care	Name of Provider	TAX ID or SSN (REQUIRED)	Address of Provider	City/State/ZIP

HOMEBUYER CREDIT

Purchase Price _____

Did you purchase a home last year? _____ Purchase Date _____
Did either the Taxpayer or Spouse own a home in the past 3 years? _____

OTHER DEDUCTIONS

AMOUNTS

Medical Expenses	
Personal Property Taxes	
Real Estate Taxes	
Mortgage Interest	
Cash/Check Charity Contribution	
Non-cash Charity Contributions	
Tax Preparation paid last year	
Casualty or Theft Losses	

Unreimbursed Employee Expenses

Uniform & WorkShoes	
Tools & Equipment	
Reference Material	
Dues & Organizations	
Subscriptions	
Meals & Entertainment	
Travel	
OTHER (describe below)	

UNREIMBURSED BUSINESS MILEAGE ONLY

	vehicle #1	vehicle #2
Vehicle Model:		
Date first used for business:		
Commuting Miles Driven:		
Business Miles Driven:		
Total Miles Driven Last Year:		
If you used more than 1 vehicle, write info below		

2008 STIMULUS CHECK

- I DID NOT receive a Stimulus Check (Bush Rebate) in 2008
 I received a Stimulus Check in 2008. I received this amount _____
or I received Notice 1378 with this amount on it: _____

SALES TAX

If you bought a vehicle last year, indicate sales tax paid.

**States
TAXPAYER
INFORMATION**

Taxpayer's Name

**This form is not required if all of your
income is from
AK - TX - NH - NV - TN - WY - SD - WA**

A. I was a resident of _____ on Dec. 31, last year
STATE

B. I was a resident of the above state ALL YEAR PART YEAR

**PLEASE INDICATE IF YOU LIVED OR WORKED IN
ANOTHER STATE LAST YEAR:**

STATE	DATE MOVED TO STATE	DATE MOVED FROM STATE	Worked, but did not live in state

Are you a Native American?..... **YES NO**

Did you live or work on an Indian Reservation?..... **YES NO**

If YES, What amount of your income was earned
on the Reservation? \$ _____

Total Paid last year for College tuition..... \$ _____

Total Paid for college textbooks & materials..... \$ _____

Total Paid for K-12 tuition..... \$ _____

Total Paid for K-12 textbooks and fees..... \$ _____

Total value of items purchased by mail order that you
did not pay sales tax on..... \$ _____

Value of Stocks & Bonds and Mutual Funds..... \$ _____

Value of other Intangible Assets incl. Trusts \$ _____

Total contributions to an Education Savings Plan
(529 Plan) or other state pre-paid tuition plan? \$ _____

Total number of children this covers _____

**Residents of AR- AZ- CA- CO- CT- DC- HI - IL- IN- MA-
MI- MN- MO- NJ- NM- NY- OK- RI- VA- VT- WI**

- OWN your own home
- RENT your home or pay Land Rent for Mobile home
- LIVE with friend or family member

Amount of Worker's Comp payments you received..... \$ _____

Amount of SSI payments you received..... \$ _____

Amount of Welfare benefits you received, including AFDC.... \$ _____

**If you RENT your home (or mobile home lot)
complete this section.**

If you were a RENTER, total rent paid last year \$ _____

Number of months you were a RENTER? _____

Address where rented (as of Dec. 31)

Landlord's name & complete address

Property Tax Paid BY LANDLORD as part of your rent..... \$ _____

Did your rent include HEAT?..... **YES NO**

Did your rent include ELECTRICITY?..... **YES NO**

Did your rent include MEALS? **YES NO**

Was any part of your home used for business?..... **YES NO**

Amount on Line 13a of WISCONSIN Rent Certificate..... \$ _____

**If you OWN your home and lived in one of
the above states, complete this section.**

If you own your home, is it part of a farm or
is it on more than 1 acre.... **YES NO**

Property Tax Paid BY YOU last year on your homestead..... \$ _____

Number of months you occupied your own home last year..... _____

NOTE: We cannot file or prepare any local or city tax returns. We will electronically file your state return with your federal return unless we are not able to do so. If we cannot e-file your state return, it will be mailed to you with instructions on how to file.

**Supplemental
Disaster Loss
INFORMATION**

Taxpayer's Name

PERSONAL USE LOSSES

Food and Perishables

Cost for Cleanup

Damage or Loss to Vehicles

Damage to Personal Items

Value of Real Estate immediately BEFORE Disaster

Value of Real Estate immediately AFTER Disaster

Value of Real Estate AFTER Disaster and after Repairs are made

Did you get any appraisals? Before Disaster After Disaster

note: This is NOT physical damage

Reimbursement or Expected Reimbursement from Insurance

BUSINESS USE LOSSES

Cost for Cleanup

Damage or Loss to Vehicles

Damage to Non-inventory Items

Value of Real Estate immediately BEFORE Disaster

Value of Real Estate immediately AFTER Disaster

Value of Real Estate AFTER Disaster and after Repairs are made

Did you get any appraisals? Before Disaster After Disaster

note: This is NOT physical damage

Reimbursement or Expected Reimbursement from Insurance

**IMPORTANT DISCLOSURES:
PLEASE READ BEFORE YOU SIGN THIS AGREEMENT**

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

1. You can file your tax return electronically or by paper and obtain your refund directly from the IRS for free. If you file your tax return electronically, you can receive a refund check directly from the IRS within 21 to 28 days from the time you file your tax return or the IRS can deposit your refund directly into your personal bank account in as little as 8 to 15 days from the time you file your tax return. If you file a paper return, your refund will take an additional 2-3 weeks to receive. You do not have to obtain a loan from SBBT in order to take advantage of this option. **If you choose this option, you will have to pay your tax preparer to prepare and file your tax return. The IRS cannot deduct and pay tax preparer fees from your refund on your behalf.**

2. You can file your tax return electronically or by paper and have SBBT process your income tax refund without obtaining a loan from SBBT. If you file your tax return electronically or by paper you can request the IRS to deposit your refund with SBBT. Upon receipt of your refund, SBBT will deduct and pay from your refund any fees charged by your tax preparer for the preparation and filing of your tax return and any other amounts authorized by you and disburse the balance of your refund to you. Refunds are received in as little as 8 to 15 days from the time you file your tax return if your tax return is filed electronically and 5-7 weeks if you mail your return in. SBBT charges a \$30.95 account-handling fee for this service (SBBT charges an additional \$10 to process your state refund).

3. You can file your tax return electronically and apply for a Refund Anticipation Loan (RAL) from SBBT. A RAL is a loan from SBBT in the amount of all or part of your refund. Your refund is used to pay back the loan. **If SBBT does not receive your refund, you are responsible for paying back SBBT the full amount of the loan.** If you file your tax return electronically and apply for and are approved for a RAL, the loan proceeds will be available to you in as little as 1 to 2 business days from the time you file your tax return. If you apply and are approved for an advance on your RAL, a portion of your RAL proceeds will be available to you within 1 hour from the time you file your tax return. You do not have to apply for a RAL Advance in order to apply for a RAL.

PLEASE NOTE: The cost of a RAL can range from \$7.50 to \$100 depending on the size of your refund. The cost of a RAL Advance is an additional \$39. The average repayment term for a RAL is 11 days. Because of the short repayment term, the Annual Percentage Rate (APR) on a RAL may be high compared to other sources of credit and it may cost less to use other sources of credit such as credit cards, equity lines, etc., instead of a RAL. Please refer to your Truth In Lending Act (TILA) disclosures and consult with your tax preparer to determine the cost of your RAL and/or RAL Advance before you accept any loan proceeds from SBBT.

4. Collection of an outstanding RAL, RAL/RT Advance or Holiday Loan. If you have an outstanding unpaid RAL, RAL/RT Advance or Holiday Loan with SBBT or the same or similar type loan with any other RAL lender named in this application, SBBT will use this signed agreement as your authorization to deduct the amount of the outstanding debt from your refund and pay the outstanding amount to the appropriate lender on your behalf prior to disbursing the remainder of your refund, if any, to you (if you applied for a RAL, your RAL application may also be denied). SBBT may be acting as a third party debt collector in collecting this debt. **If you have an outstanding RAL, RAL/RT Advance or Holiday Loan and do not want some or all of your tax refund to be used to repay this outstanding debt, do not sign this application. See Section 7 below for more information concerning the collection of an outstanding loan.**

APPLICANT INFORMATION (Complete for both taxpayers only if filing a joint return)

Taxpayer's Name _____

Taxpayer's Name _____

1. TEMPORARY DEPOSIT ACCOUNT: As used in this Refund Processing and Refund Anticipation Loan Application and Agreement ("Agreement") the term "you" and "your" refers to the person signing below as the "Taxpayer" (or, if this is a joint return, both "Taxpayers"). You are having your 2008 federal and/or state income tax return professionally prepared and filed and you have authorized the Internal Revenue Service ("IRS") and/or state taxing authorities to deposit all or part of your tax refund(s) with Santa Barbara Bank & Trust ("SBBT"), a division of Pacific Capital Bank, N.A. You hereby authorize SBBT to establish a temporary deposit account (the "Account") in your name for the purpose of receiving a direct deposit of your refund from the IRS and/or state taxing authorities and to facilitate the processing and payment of your loan(s) (if applicable). You also authorize SBBT to receive your income tax refund(s) on your behalf and to make transfers to and from your Account as authorized by this Agreement. If and when SBBT receives your income tax refund(s), you authorize SBBT to deduct from your Account an account handling fee, any fees or charges submitted by the tax preparer and transmitter of your tax return*, and any outstanding debts noted in Section 7 prior to disbursing the balance of your Account to you. If you apply for and are approved for a loan, you authorize SBBT to deduct the total loan amount from your Account prior to disbursing the balance of the Account to you. You agree that the disbursement method selected in Section 6 will be used to disburse the balance of your Account and/or your loan proceeds to you. **SBBT charges a \$30.95 account-handling fee for making transfers to and from the account. The account-handling fee will be increased by \$10 if both a federal and state refund are processed. *Please consult your tax preparer for an itemization of these fees and charges.**

2. FEDERAL REFUND TRANSFER (RT): You hereby authorize SBBT to receive and process your federal tax refund as described in Section 1. Unless there are delays by the IRS, you can expect your refund(s) to be direct deposited with SBBT within 8 to 15 days from the time your tax return is accepted by the taxing authority if your return is electronically filed or 5 to 7 weeks if your return is mailed in.

3. REFUND ANTICIPATION LOAN: In addition to requesting SBBT to receive and process your income tax refund(s) as outlined in Section 1, you are requesting a RAL from SBBT in the amount of your IRS refund but not less than \$300 or more than \$7500. If SBBT denies your application for a RAL for the full amount of the refund, you authorize SBBT to provide you a RAL in a lesser amount at SBBT's discretion. The Finance Charge for this RAL is 2.5% of the loan amount up to a maximum of \$100. You will also be charged a \$30.95 account-handling fee as described in Section 1. If you are approved for a RAL, the finance charge, the \$30.95 account handling fee, any fees and charges due the tax preparer and transmitter of your tax return and bank product application will be deducted from the RAL before the RAL proceeds are disbursed to you. **Part of the Finance Charge and/or the account-handling fee may be shared by SBBT with the tax preparer and transmitter of your tax return**

Additional RAL Terms and Conditions: If your RAL is approved, your RAL proceeds will be disbursed to you within 48 hours after the IRS acknowledges acceptance of your tax return. If and when SBBT receives your federal income tax refund, you authorize SBBT to deduct the total RAL loan amount from your Account and disburse the balance of the Account to you using the disbursement method selected by you in Section 6. The prepaid finance charge and other fees paid to SBBT are fully earned when your loan is approved and disbursed. You understand that: (i) SBBT cannot guarantee the amount of your tax refund or the date it will be issued; (ii) SBBT will not consider this application complete or approve this application until SBBT receives an accepted acknowledgment from the IRS; (iii) SBBT is under no obligation to provide you with a RAL until it approves this application; and (iv) SBBT is not affiliated with nor warrants the accuracy of the preparer of your tax return. You authorize SBBT to verify your credit and employment references and any other personal information of yours provided to SBBT by the preparer and transmitter of your tax return. You acknowledge that SBBT will rely on this information in making a credit decision and that SBBT will consider the information received as accurate and final. If a joint return is filed and only one taxpayer is applying for this credit, the other taxpayer should sign as a non-loan applicant as indicated below. **Denied RAL Process:** If your RAL is denied or if you decline to accept your RAL proceeds for any reason, we will process the refund(s) in accordance with Section 1 using the disbursement method selected by you in Section 6.

4. RAL ADVANCE: In addition to selecting a standard RAL as described in Section 3 above, you are requesting SBBT to advance part of your expected RAL proceeds to you before your tax return has been accepted by the IRS and prior to the approval of your RAL. If your request for an Advance is approved, the Advance will be disbursed to you within one hour after your application has been filed using the disbursement method selected below. You can apply for a RAL Advance in the amount of \$1000 if you have a minimum refund of \$2500 and meet other criteria. A \$39 finance charge will be deducted from the RAL Advance before the Advance is disbursed to you. If you applied for a RAL and a RAL Advance and both your RAL and your RAL Advance are approved, you authorize SBBT to deduct the amount of the RAL Advance paid to you from the proceeds of your RAL and increase the RAL finance charge by \$39. If you receive your RAL Advance and are then denied on your application for a RAL, you agree that SBBT may deduct the amount of the RAL Advance paid to you plus a RAL Advance fee of \$39 and any other fees and charges authorized by this Agreement, including the denied RAL processing fee of \$30.95 from your Account if and when SBBT receives your IRS refund and prior to the balance of your Account being disbursed to you. If SBBT does not receive your IRS refund, you will be responsible for immediately reimbursing SBBT the RAL Advance. **You do not have to apply for a RAL Advance in order to apply for a RAL or RT.**

5. STATE REFUND TRANSFER: You authorize SBBT to receive and process your state tax refund as described in Section 1.

6. DISBURSEMENT METHODS: You agree that the disbursement method selected below will be used by SBBT to disburse funds to you.

a) Check: If you choose this option, SBBT will disburse funds to you via an SBBT cashier's check printed by your tax preparer.

b) SBBT Cash Card (where available): If you choose this option, SBBT will disburse funds to you via the SBBT Cash Card Program (the "Card Program") offered by SBBT through your tax preparer. **A \$29.95 load fee will be deducted from the Account if you choose this option. Please review the SBBT Cash Card Fee Disclosure and Agreement to learn of other fees, charges, terms and conditions that will apply.**

c) Direct Deposit: (Not recommended for RAL and not allowed for an Advance) If you choose this option, SBBT will deposit funds directly to your personal bank account or another account designated by you. Please enter the account information below. If you or your representative enter the account information incorrectly and your deposit is returned to SBBT, the Account balance will be disbursed to you via an SBBT cashier's check printed by your Tax Preparer. **If the deposit is not returned to SBBT, you will be responsible for the loss. SBBT will not be responsible for any funds once they have been deposited in accordance with your instructions.**

RTN _____ DAN _____

7. COLLECTION OF AN OUTSTANDING RAL, RAL/RT ADVANCE OR HOLIDAY LOAN: You authorize SBBT to exchange information about your current and prior year RALs, RAL/RT Advances and Holiday Loans with other RAL lenders including First Bank of Delaware or Republic Bank & Trust Company/Refunds Now. If you have an outstanding unpaid RAL, RAL/RT Advance, Holiday Loan or a similar type of loan with SBBT or any one or more of these lenders that has not been discharged in bankruptcy, you hereby irrevocably authorize SBBT to deduct from the Account, after deducting the applicable fees set forth in this Agreement, the total amount due on the loan and forward such amount(s) to the appropriate RAL lender(s) prior to disbursing the balance of the Account to you.*

* You understand that SBBT may be acting as a third party debt collector hereunder in attempting to collect a debt pursuant to Section 7 and may use your authorization pursuant to this Agreement and any information obtained in connection with this application to collect an unpaid RAL, RAL/RT Advance, Holiday Loan or similar type of loan. You also understand that, by submitting this application, you are submitting to a collection process that may result in you repaying debt, even if the entity to whom you owe such debt is prevented by law from bringing a lawsuit against you to collect the debt.

8. ARBITRATION: You agree that any and all disputes among your Tax Preparer, transmitter, SBBT, other RAL lenders and yourself which in any way arise out of or relate to this agreement or any of the dealings between or among any of these parties, shall be resolved solely by binding arbitration before the American Arbitration Association (“AAA”) before a single arbitrator in an arbitration commenced as close as possible to where you reside. Judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof. Each party to any such arbitration shall bear its own separate costs and expenses of the arbitration and shall share equally in the charges of the AAA, including the fee of the arbitrator. However, if you are unable to pay any fee of the AAA or the arbitrator, we agree to pay those fees for you.

9. SHARING INFORMATION: You authorize the preparer and transmitter of your tax return and the IRS (or state taxing authority) to disclose your 2008 tax return or refund information to SBBT. You acknowledge that SBBT may share your information with a) the preparer and transmitter of your tax return and other third parties to the extent necessary to process your product request and b) financial institutions who are performing third-party debt collection on behalf of SBBT. This sharing is not subject to your consent or right to opt out. By signing below, you consent to SBBT, the preparer and transmitter of your tax return, and other RAL lenders sharing information about you with each other from time to time, including without limitation for the purposes of underwriting RALs and to offer you additional products and services. **You may revoke this consent by contacting SBBT in writing at P.O. Box 1390, Solana Beach, CA 92075 or calling SBBT at 800-901-6663. Consumer Reports:** By signing below, you authorize SBBT to obtain consumer reports on you from time to time in connection with your loan or to offer you additional products and services.

10. CERTIFICATIONS: You hereby certify that you have presented your tax preparer with one form of government-issued picture identification and your valid social security card or IRS label showing your name and SSN and, if you are claiming dependents, valid social security cards for each dependent claimed on your tax return. **BANKRUPTCY:** You certify that you do not have a bankruptcy petition filed nor do you anticipate filing a bankruptcy petition within 90 days of filing this application. **MILITARY STATUS:** If you are applying for a loan product, you certify that you are not a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer and that you are not a dependent of a member of the Armed Forces as described above, because you are a member’s spouse, the member’s child under the age of eighteen years old, or you are an individual for whom the member provided more than one-half of your financial support for 180 days immediately preceding today’s date.

11. SECURITY INTEREST AND ASSIGNMENT: You hereby assign to SBBT your 2008 Federal income tax refund, your Account, and all funds deposited therein, to the extent necessary to reimburse SBBT for your RAL or RAL Advance and/or facilitate collection by SBBT of any other amounts pursuant to this Agreement. You also grant SBBT a security interest in the same. You agree that SBBT may assign, sell or transfer its ownership of the RAL and any RAL Advance and all or part of its rights arising under this Agreement to a third party or affiliate of SBBT and that SBBT may make any transfers from the Account necessary to accomplish the assignment, sale or transfer. You may not revoke this security interest or any assignment.

12. MISCELLANEOUS: The provisions in this Agreement survive the disbursement of your refund or loan proceeds. The enforcement and interpretation of this application and Agreement and the transactions contemplated therein (including, without limitation, the applicable interest rate) shall be governed by the laws of the State of California applicable to contracts executed and to be performed entirely in the State of California by residents of the State of California, without regard to the conflicts of laws, and, to the extent applicable, by the laws of the United States of America.

13. TRUTH IN SAVINGS DISCLOSURE: The Account is being opened for the purpose of receiving your (both spouses if this is a jointly filed return) 2008 federal (and 2008 state, if applicable) income tax refund. No fee is charged for opening the Account. No other deposits may be made to the Account. No withdrawals will be allowed from the Account until all disbursements and payments authorized by this Agreement have been made. No interest is payable on the deposit. The Account will be closed after all authorized deductions have been made and any remaining balance has been disbursed to you.

14. SIGNATURES: By signing below, you acknowledge that you have read and understood all the terms and conditions of this Agreement including Section 7 concerning the collection of an outstanding debt and you agree to be bound by all terms and conditions herein. If you are applying for a RAL or RAL Advance, you certify that you are not an active military member or a dependant thereof as described in Section 10. If you have applied for a RAL and/or a RAL Advance, you acknowledge that you have also read and understood the following section entitled “Important Additional Disclosures Concerning Your RAL and/or RAL Advance.” You agree that SBBT may make deductions from your RAL, RAL Advance and/or your Account to pay all applicable fees and charges and collection amounts authorized by this Agreement. If you have applied for and are approved for a RAL, you promise to pay upon demand or from your Account the Total Loan Amount disclosed on the Truth-In-Lending (TILA) disclosures provided on the stub of your disbursement check or on your RAL TILA disclosure form. If you apply for and receive a RAL or a RAL Advance and the tax refunds deposited to your Account are insufficient to reimburse SBBT for your RAL or RAL Advance, you promise to pay your RAL or RAL Advance upon demand. If you chose to have funds disbursed to you via the Cash Card program, you acknowledge that you have received, read, understand and agree to the terms and conditions applicable to that program.

Taxpayer/Applicant

Date

Joint Taxpayer/Co-Applicant

Date

Initial here if you are the joint taxpayer/co-applicant and you do not want personal liability on the loan (By initialing here, you agree to all of the terms and conditions herein including the granting of a security interest and assignment of your refund as described in Section 11 but you do not have personal liability on the loan.)

Witness (Tax Preparer)

Date

IMPORTANT ADDITIONAL DISCLOSURES CONCERNING YOUR RAL AND/OR RAL ADVANCE

Your RAL is a loan from SBBT based on the expected amount of your IRS refund. The loan amount you may apply for is your total expected IRS refund but not less than \$300 or more than \$7500. If SBBT denies your application for a RAL for the full amount of the refund, SBBT may approve you for a RAL in a lesser amount at SBBT's discretion. If SBBT approves your RAL, SBBT will deduct from your total loan amount, all fees, charges and collection amounts authorized by this Agreement and disburse the balance of your RAL proceeds to you using the disbursement method selected by you in Section 6. In addition to this Agreement you will receive a Truth-In-Lending ("TILA") disclosure that will set forth the total loan amount, Finance Charge and estimated Annual Percentage Rate ("APR") for your RAL and itemize the actual fees, charges and collection amounts that will be deducted from your RAL before the balance of your RAL is disbursed to you. This TILA disclosure may be on the stub of the check used to disburse your loan proceeds to you or on a separate disclosure form. Both the Agreement and the RAL TILA disclosure require your signature. If SBBT approves a loan for you in a lesser or different amount than that originally disclosed to you, you will receive a replacement set of TILA disclosures attached to your check (the Cash Card and direct deposit disbursements are not available in this circumstance). The new TILA disclosures will show a new amount financed, a different APR, and may show a different finance charge. After you have signed your Agreement, your tax preparer will provide for the transmission of your tax return to the IRS and your loan request to SBBT. Once your tax return has been electronically transmitted to the IRS and the IRS has acknowledged that your tax return has been accepted, SBBT will approve or deny your RAL request. The acknowledgment of your tax return by the IRS and the approval and disbursement of your RAL may occur in as little as 48 hours after your tax return has been filed. If your RAL is approved by SBBT and disbursed to you and SBBT subsequently receives a deposit of your tax refund (usually occurs within 8 to 15 days from when your tax return is filed), SBBT will make deductions from the Account and pay off your RAL and any other fees and charges authorized by the Agreement. Any balance remaining in your Account at that time will be disbursed to you using the disbursement method you originally selected. **Denied RAL:** If your RAL is denied or if you decline to accept your RAL proceeds for any reason, SBBT will keep your Account open to receive your tax refund(s) and SBBT will mail you a denial letter. If and when SBBT receives your tax refund(s), SBBT will process them in accordance with Section 1 using the disbursement method selected by you. The \$30.95 account handling fee and any other fees and charges authorized by this Agreement will be deducted from your Account before the balance of your refund proceeds are disbursed to you. **Please Note: If you receive a RAL and/or RAL Advance and SBBT does not receive your IRS refund, your RAL and/or RAL Advance will be considered delinquent and you must contact SBBT to arrange for immediate payment of the outstanding loan amounts.**

Loan Cancellation: You may rescind a loan, on or before the close of business on the next day of business, by either returning the original check issued for the loan or providing the amount of the loan in cash to the lender or the facilitator. You will not be charged a fee for rescinding the loan or a refund anticipation loan fee if the loan is rescinded but you will be charged all tax preparer fees unrelated to the loan, the account handling fee and any amounts described in Section 7.

FEDERAL ELECTRONIC FUND TRANSFER ACT DISCLOSURES: The Federal Electronic Fund Transfer Act provides you with certain rights and obligations regarding the Federal and state income tax refund that will be electronically deposited into your Account established at SBBT for that purpose. If you believe that there is an error or if you have a question about your Account, write to Santa Barbara Bank & Trust, P.O. Box 1390, Solana Beach, California 92075 or telephone (800) 901-6663 and provide SBBT with your name, a description or explanation of the error and the dollar amount of the suspected error. SBBT will advise you of the results of its investigation within 10 business days.

USA PATRIOT ACT DISCLOSURE: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When we open an account for you for the purpose of receiving your IRS refund deposit or if you apply for one of our products, 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.

Ohio Residents: Ohio laws against discrimination require that all creditors make credit equally available to all credit-worthy customers and that credit-reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. **Wisconsin Residents:** Wisconsin law provides that no agreement, court order or individual statement applying to marital property will affect a creditor's interest unless, prior to the time credit is granted, the creditor is furnished with a copy of the agreement, Court order, or statement, or has actual knowledge of the adverse provision. **New York Residents:** A credit report may be requested in connection with your application for a Refund Anticipation Loan. At your request, we will tell you whether or not a credit report was obtained, and the name and address of the consumer-reporting agency that furnished the report. **California Residents:** Married applicants may apply for separate credit. **Iowa Residents:** NOTICE TO CONSUMER: 1. Do not sign this paper before you read it. 2. You are entitled to a copy of this paper. 3. You may prepay the unpaid balance at any time without penalty and may be entitled to receive a refund of unearned charges in accordance with the law. **All States:** Taxpayers filing jointly may apply for individual credit.

Santa Barbara Bank & Trust Privacy Notice

Dear Customer. In the process of applying for a tax-related bank product from Santa Barbara Bank & Trust (SBBT), you were required to provide us with information about yourself and we obtained information about you from others. The Federal Financial Privacy Law requires us to provide you with this statement. In this Privacy Notice, "Confidential Information" means most non-public personally identifiable information about you. This Notice applies only to individuals who have applied for a tax-related bank product from SBBT. We may change our privacy policy at any time, giving you any notice that may then be required.

Confidential Information we collect. The Confidential Information that we collect about you includes information in your application and your tax return in each year that you applied for a tax-related financial product, such as your name, address, social security number, income, deductions, refund and the like. We also collect information about your transactions with us, other lenders, tax preparers and similar providers, such as payment histories or balances due or tax information. We may also collect information concerning your credit history from a credit-reporting agency.

Information we share and with whom. We may disclose your Confidential Information to nonaffiliated third parties as permitted by law. SBBT and other tax-related bank product providers may disclose information to each other about their experiences with you in order to collect outstanding tax-related loans or tax preparation fees, or to prevent actual or potential fraud, unauthorized transactions, claims or other liability. We may also disclose Confidential Information with your consent or as otherwise permitted by law. Your signed Agreement included a consent to certain sharing of information. You may revoke that consent by notifying us at any time. If you revoke, we will continue the processing of any pending application but we will not share the information you asked us not to share unless otherwise permitted by law.

Former customers. These policies continue to apply after you become a former customer.

Security procedures we use to protect your Confidential Information. Inside SBBT, your information is accessible only to employees who need the information in order to process your product request, answer your questions or determine the types of additional products or services that we think may interest you. We have a formal Code of Ethics and train our employees on their responsibility to maintain the privacy of your Confidential Information. We also maintain physical, electronic and procedural safeguards that comply with federal standards to guard your Confidential Information.

Questions? If you have any questions regarding our Privacy Policy, please call 800-901-6663

WBTax Privacy Policy

WBTax realizes you value your privacy. That's why we take special care in handling all information we collect from our clients. In the process of preparing your tax return, we collect certain non-public personal information about you and your financial records.

Information we collect: In addition to gathering enough information to create your personal and/or business tax returns, we also may seek additional information from credit-reporting agencies and/or banks that provide tax refund delivery and refund enhancement services.

Internal Security: Your information is accessible only to those employees whose job it is to handle it. Paper files are stored as required and destroyed with shredding equipment. All data is secured through physical and procedural safeguards. No personal data is available to or through the Internet.

We may share data with our banks involved in this transaction in order to make available to you the services and products you request. We, of course, transmit your confidential data to the appropriate tax agencies via secure communications methods, and thereby transmit through third-party vendors which may also have access to your data for the purpose of data integrity. Due to the faxing process, the designated sender/receiver of our fax transmissions may also see confidential data you send us. We may share personal information about the status of your account with the collection site that sent us this data.

We require that all of our vendors and partners who handle your personal information adhere to our security guidelines and to this Privacy Policy to ensure that your personal information is not misused.

We never sell your Confidential Information to others and we never share your Confidential Information without your consent or unless we are required by law to do so. The Federal Financial Privacy Law requires an opt-in procedure to disclose your information to anyone outside our firm. We never sell or disclose your Confidential Information in this manner and, therefore, you do not need to take action to protect your information with us.

Santa Barbara Bank & Trust Refund Anticipation Loan Program Privacy Policy Statement

In the process of applying for a tax-related financial product from Santa Barbara Bank & Trust (SBBT), you were required to provide us with Confidential Information about yourself. For the purposes of this Privacy Policy Statement, Confidential Information means non-public personally identifiable information about you and your current or former relationship with SBBT. Pursuant to the Federal Financial Privacy Law, we are required to provide you with an explanation of the steps we take at SBBT to protect and maintain the security of your Confidential Information.

Confidential Information we collect. The Confidential Information that we collect from you includes all of the information contained in your bank product application and your tax return in each year that you applied for a tax-related financial product from SBBT. The preparer and transmitter of your tax return provide this information to us with your consent. We also collect information concerning the funding of your prior year tax return or an outstanding refund anticipation loan (RAL) you may have. Other banks that provided tax-related financial products to you in prior years provided this information to us with your consent. We may also collect information concerning your credit history from a credit-reporting agency.

What security procedures do we use to protect your Confidential Information? Inside the bank, your information is accessible only to employees who need the information in order to process your product request or to answer your questions about the status of your account or to determine the types of additional products or services that may be offered to you. All of our employees are bound by a formal Code of Ethics emphasizing their responsibility to maintain the privacy and confidentiality of your information. In addition, we provide training programs to educate our employees about their responsibilities under our Privacy Policy. We also maintain physical and procedural safeguards and state-of-the-art technology to ensure that your information is always protected.

Information we share and with whom. We may disclose your Confidential Information to nonaffiliated third parties as permitted by law. SBBT and other tax-related bank product providers may disclose information to each other about their experiences with you in order to collect outstanding tax-related loans or tax-related loans or tax preparation fees, or to prevent actual or potential fraud, unauthorized transactions, claims and other liability. We may also disclose Confidential Information with your consent or as otherwise permitted by law. Your signed bank product application and agreement included a consent to sharing certain information. You may revoke that consent by notifying us at any time. If you revoke, we will continue the processing of any pending application but we will not share the information you asked us not to share unless other laws apply.

Former customers. These policies continue to apply after you become a former customer.

Joint Marketing. We may disclose all of the Confidential Information that we collect as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. Before we share Confidential Information with any of these companies, we require that they agree in writing to protect the information and limit its use to the business purpose of our agreement with them.

Security Procedures we use to protect your Confidential Information. Inside SBBT, your information is accessible only to employees who need the information in order to process your product request, answer your questions or determine the types of additional products or services that we think may interest you. We have a formal Code of Ethics and train our employees on their responsibility to maintain the privacy of your Confidential Information. We also maintain physical, electronic and procedural safeguards that comply with federal standards to guard your Confidential Information.

Questions? If you have any questions regarding our Privacy Policy, please call 800-901-6663.