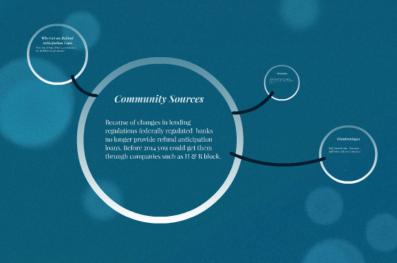


# Return On The Loan





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Refind application loans are made through large tax preparation companies. Interest rates and fees at set by tax preparation company and lender making the loan. Interest fees can be as high as 40% because of the short term nature of the loans.

### Refund Anticipation Loan

Is a loan made by a lender that is based on and usually repaid by an anticipated federal income tax refund.

#### Sources of Credit

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### APR & Fees

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This type of loan allows a consumer to use their tax money sooner.

## Community Sources

Because of changes in lending regulations federally regulated banks no longer provide refund anticipation loans. Before 2014 you could get them through companies such as H & R block.

#### Advantages

Onsunets get their refund motey fister. Short application and approval

#### Disadvantages

High interest rates. Expensive application and processing fees.