

PAYMENT AND REFUND OPTIONS

Federal Tax Returns

REFUNDS will be issued either by check or through direct deposit into a financial institution account of the taxpayer's choice (up to 3 accounts). Refunds can be received in as little as 14 days. Generally refund information is available 4 to 6 weeks after you file your return (3 weeks if you file electronically). Call 1-800-829-4477 for automated information 24 hours a day [tax topic 152(refund) and 202(payment options)]. If you have not received your refund within 4 weeks after filing your return, go to www.irs.gov and click on "Where's My Refund" or call 1-800-829-1954. Be sure to have your social security number, your filing status, and the exact whole-dollar amount of your refund when you call.

PAYMENTS can be made by:

- Mailing a check with Form 1040-V to your designated service center on or before April 15, 2015.
- Automatic Direct Debit (available for electronically filed returns only)
 - This is a ONE-TIME authorization for the IRS to withdraw the amount you designate in a single transaction. *It is safe and secure; no other withdrawals can be made.* There is no charge to elect this option; it must be elected when the electronic return is filed.
 - You can file early and schedule the payment to be made on April 15th, keeping YOUR money in your interest-bearing account until the final due date.
 - Before selecting this option, you should call your financial institution to confirm that electronic debit withdrawals are permitted.
 - Proof of payment will appear on your monthly bank statement as a "*United States Treasury Tax Payment*".
 - Credit Card (Visa, MasterCard, American Express, or Discover)
 - Payments can be made via telephone or Internet. (*Please note that a **convenience fee** will be charged based on the amount of tax due. You will be told the amount of the fee before your transaction is authorized.*)
 - It is safe and secure-standard and commercial credit card networks are used. **The IRS does not receive or store** credit card numbers.
 - A confirmation number is provided at the end of the telephone or internet transaction.
 - Contact one of the credit card service providers to pay by credit card (visit www.irs.gov/e-pay). The rates given are approximate for credit card transactions. You are also able to make a payment via debit cards with these sites and a minimal processing fee will be assessed. Each site may also differ in the credit cards it accepts, such as American Express or Discover. Some sites will permit state and local tax payments.
 - To see available electronic payment options, visit www.irs.gov/e-pay. For information on paying by credit or debit card, click on the **Credit or Debit Card** link for the list of **IRS** e-pay service providers and associated convenience fees. You may be able to deduct convenience fees paid on next year's taxes, so be sure to store the amount with your 2014 tax information. Click on the **Electronic Federal Tax Payment System** link for information on using the EFTPS to pay online or by phone. There is no charge for using EFTPS, but there is an enrollment process so enroll early to ensure timely payment. Some sites will permit state and local tax payments (Michigan is not yet available).

PAYMENT AND REFUND OPTIONS (Continued)

Michigan Tax Returns

REFUNDS will be issued either by check or through direct deposit into a financial institution account of the taxpayer's choice. Refunds can be received in as little as 14 days if the return is filed electronically with direct deposit.

PAYMENTS can be made by:

- Mailing a check with Form MI-1040V (for electronically filed returns) to the Michigan Department of Treasury on or before April 15, 2015.
- For the 2014 tax-filing year, Michigan does accept electronic payments. Do not confuse this with our ability at the federal level to automatically withdraw your payment in our electronic filing request. To make an electronic payment go to www.michigan.gov/it. Select the "Individual Income Tax e-Payment" icon and follow the prompts. This electronic payment option is currently only available to receive payments on individual accounts. E-Payment options are not currently available for accounts in collections. Certain fees apply to process debit or credit card payments. No fee applies to process your payment using e-check.

To check the status of your refund, estimated payment(s) you made, or for additional information please go to www.michigan.gov/treasury. Click on "*Where's My Income Tax Refund*" located in the middle of the page. You will need to provide information to access your account so please have a copy of your return in front of you. You may also call (517) 636-4486 and select option #1 for current year refund information.

OTHER INFORMATION

If you would like direct deposit (federal or state) or automatic direct debit (federal only), you must enclose a voided check or other document that provides the bank name, routing number, and account number. This information **MUST be received before your tax return is finalized.**

If you are unable to pay your tax bill by April 15, 2015, please discuss the payment options with your designated tax preparer.