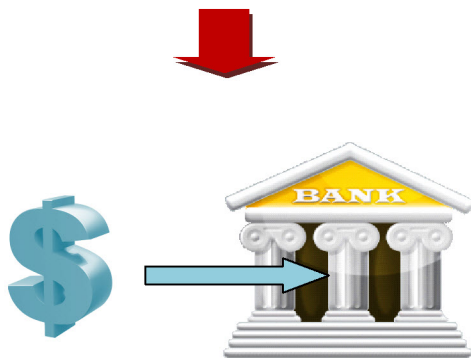


2012 VA INDIVIDUAL INCOME TAX REFUND

Choose the Option that Works Best for You!

DIRECT DEPOSIT

- Fast, Safe, Secure
- Refund is deposited directly into your Bank Account.
- If someone else prepares your tax filing, make sure you provide your bank/deposit information.



OR

REFUND DEBIT CARD

- No check-cashing fees
- Convenient way to pay bills (including online) or make purchases,
OR
- Get your cash for free – Bank Teller, ATM, Bank Transfer

