

## Sample article for organizations to use to reach customers (475 word count)

*Post the following article on your websites and/or use in other communication vehicles to encourage your customers to choose direct deposit.*

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### Some great reasons why you should choose direct deposit

Last year, 84 million taxpayers chose direct deposit as the best way to get their tax refund. Why? Because it's easy, fast, convenient, secure, and it provides you with options to deposit your refunds in different accounts and purchase U.S. Savings Bonds.

Here is how it works. You will get your refund the fastest when you [electronically file](#) your federal tax return and use direct deposit. You may even choose to use [IRS Free File](#) to prepare and e-file your federal return for free.

Choosing direct deposit is easy. When you e-file, simply follow the instructions in the tax software. If you file a paper return, just follow your tax form instructions, making sure that you enter the correct bank account and routing number.

With direct deposit, your refund goes directly into your bank account. So there's no waiting for your check to come in the mail and no need to make a trip to the bank. Since your refund goes directly into your account, there's no risk of having your refund check stolen or lost in the mail.

You can choose to split your refund into several financial accounts. These include checking, savings and certain retirement, health and education accounts. Using IRS [Form 8888](#), Allocation of Refund (Including Savings Bond Purchases), allows you to split your refund between up to three accounts.

You should always deposit your refund directly into accounts in your own name, your spouse's name or both. Never deposit your refund into accounts owned by others. And, you should not use Form 8888 to designate part of your refund to pay your tax preparer. Some banks require both spouses' names on the account to deposit a tax refund from a joint return. Check with your bank for their direct deposit requirements.

The IRS has set [new limits](#) that allow for no more than three electronic direct deposit refunds into a single financial account or pre-paid debit card. Taxpayers who go beyond the limit will receive an IRS notice and a paper refund.

Helpful tips about direct deposit and the split refund option are available in [Publication 17](#), Your Federal Income Tax. You can view, download and print tax products anytime on [IRS.gov](#).

A great way to get additional tax information is to subscribe to [IRS Tax Tips](#) or any of our [e-news subscriptions](#).

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***NOTE TO EDITOR:*** Below are links to help taxpayers find more information about the benefits of using direct deposit.

**IRS YouTube Videos:**

- When Will I Get My Refund? – [English](#) | [Spanish](#) | [ASL](#)

**IRS Podcasts:**

- When Will I Get My Refund? – [English](#) | [Spanish](#)