

▶ See instructions below and on back.  
▶ Attach to Form 1040, Form 1040A, Form 1040EZ, Form 1040NR, Form 1040NR-EZ,  
Form 1040-SS, or Form 1040-PR.

Name(s) shown on return

Your social security number

<b>1a</b> Amount to be deposited in first account . . . . .	<b>1a</b>	
<b>b</b> Routing number <input type="text"/>	<b>c</b> <input type="checkbox"/> Checking <input type="checkbox"/> Savings	
<b>d</b> Account number <input type="text"/>		
<b>2a</b> Amount to be deposited in second account . . . . .	<b>2a</b>	
<b>b</b> Routing number <input type="text"/>	<b>c</b> <input type="checkbox"/> Checking <input type="checkbox"/> Savings	
<b>d</b> Account number <input type="text"/>		
<b>3a</b> Amount to be deposited in third account . . . . .	<b>3a</b>	
<b>b</b> Routing number <input type="text"/>	<b>c</b> <input type="checkbox"/> Checking <input type="checkbox"/> Savings	
<b>d</b> Account number <input type="text"/>		
<b>4 Total amount to be directly deposited.</b> Add lines 1a, 2a, and 3a. The total must equal the amount shown on Form 1040, line 74a; Form 1040A, line 44a; Form 1040EZ, line 11a; Form 1040NR, line 72a; Form 1040NR-EZ, line 23a; Form 1040-SS, line 12a; or Form 1040-PR, line 12a . . . . .	<b>4</b>	

**General Instructions**

**Purpose of Form**

Use Form 8888 if you want us to directly deposit your tax refund to either two or three of your accounts at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union). If you file Form 8888, you cannot choose to get any part of your refund as a check. You cannot request a deposit of your refund to an account that is not in your name (such as your tax preparer's own account). An account can be a checking, savings, or other account such as an individual retirement arrangement (IRA) (see page 2 for more information on IRAs), health savings account (HSA), Archer MSA, or Coverdell education savings account (ESA). You cannot have your refund deposited into more than one account if you file Form 8379, Injured Spouse Allocation.

**Note.** If you want your refund deposited to only one account, do not complete this form. Instead, you can request a direct deposit of your refund on the tax return you are filing.



Do not file a Form 8888 on which you have crossed out or whited out any numbers. If you do, the IRS will reject your direct deposit and send you a check.

**Why Use Direct Deposit?**

- You get your refund faster by direct deposit than you do by check.
- Payment is more secure. There is no check that can get lost or stolen.
- It is more convenient. You do not have to make a trip to the bank to deposit your check.
- It saves tax dollars. It costs the government less to refund by direct deposit.



The IRS is not responsible for a lost refund if you enter the wrong account information. You should check with your financial institution to get the correct routing and account numbers and make sure your deposit will be accepted. Do not use the routing number on a deposit slip if it is different from the routing number on your checks.

**Specific Instructions**

If you file a joint return and you complete and attach Form 8888, your spouse may get at least part of the refund.



Some financial institutions will not allow a joint refund to be deposited to an individual account. If the direct deposit is rejected, a check will be sent instead. The IRS is not responsible if a financial institution rejects a direct deposit.

**Lines 1a, 2a, and 3a**

Enter the portion of your refund you want directly deposited to each account. Each deposit must be at least \$1. The amount of your refund can be found on Form 1040, line 74a; Form 1040A, line 44a; Form 1040EZ, line 11a; Form 1040NR, line 72a; Form 1040NR-EZ, line 23a; Form 1040-SS, line 12a; or Form 1040-PR, line 12a. The total of lines 1a, 2a, and 3a must equal the total amount of your refund.

**Lines 1b, 2b, and 3b**

The routing number must be nine digits. The first two digits must be 01 through 12 or 21 through 32. Otherwise, the direct deposit will be rejected and a check sent instead. On the sample check, the routing number is 250250025. Jeffrey and Suzanne Maple would use that routing number unless their financial institution instructed them to use a different routing number for direct deposits.

Ask your financial institution for the correct routing number to enter if:

- Your deposit is to a savings account that does not allow you to write checks, or
- Your checks state they are payable through a financial institution different from the one at which you have your account.

**Sample Check**

JEFFREY MAPLE  
SUZANNE MAPLE  
123 Pear Lane  
Anyplace, VA 20000

PAY TO THE ORDER OF \$ 1234.00

ANYPLACE BANK  
Anyplace, VA 20000

Routing number: 250250025  
Account number: 20202086

Do not include the check number.

For: 1:250250025:20202086:1234

**Note.** The routing and account numbers may be in different places on your check.

## Lines 1c, 2c, and 3c

Check the appropriate box for the type of account. Do not check more than one box for each line. If your deposit is to an account such as an IRA, HSA, brokerage account, or other similar account, ask your financial institution whether you should check the "Checking" or "Savings" box. You must check the correct box to ensure your deposit is accepted.

## Line 4

The total on line 4 must equal the amount you want refunded to you shown on your tax return (Form 1040, line 74a; Form 1040A, line 44a; Form 1040EZ, line 11a; Form 1040NR, line 72a; Form 1040NR-EZ, line 23a; Form 1040-SS, line 12a; or Form 1040-PR, line 12a). If the total on line 4 is different, a check will be sent instead.

## Individual Retirement Arrangement (IRA)

You can have your refund directly deposited to a traditional IRA, Roth IRA, or SEP-IRA, but not a SIMPLE IRA. You must establish the IRA at a bank or other financial institution before you request direct deposit. Make sure your direct deposit will be accepted. You must also notify the trustee of your account of the year to which the deposit is to be applied (unless the trustee will not accept a deposit for 2007). If you do not, the trustee can assume the deposit is for the year during which you are filing your return. For example, if you file your 2007 return during 2008 and do not notify the trustee in advance, the trustee can assume the deposit to your IRA is for 2008. If you designate your deposit to be for 2007, you must verify that the deposit was actually made to the account by the due date of the return (without regard to extensions). If the deposit is not made by that date, the deposit is not an IRA contribution for 2007. In that case, you must file an amended 2007 return and reduce any IRA deduction and any retirement savings contributions credit you claimed.



**CAUTION** You and your spouse, if filing jointly, each may be able to contribute up to \$4,000 (\$5,000 if age 50 or older at the end of 2007) to a traditional IRA or Roth IRA for 2007. The limit for 2008 is \$5,000 (\$6,000 if age 50 or older at the end of 2008). A higher limit may apply for 2007 and 2008 if you were a participant in a 401(k) plan and your employer was in bankruptcy in an earlier year. You may have to pay a penalty if your contributions exceed these limits.



**TIP** For more information on IRAs, see Pub. 590, *Individual Retirement Arrangements (IRAs)*.

## Changes in Refund Due to Math Errors or Refund Offsets

The rules below explain how your direct deposits may be adjusted.

**Math errors.** The following rules apply if your refund is increased or decreased due to a math error.

**Refund increased.** If you made an error on your return and the amount of your refund is increased, the additional amount will be deposited to the last account listed. If you asked that your refund be split among three accounts, any increase will be deposited to the account shown on line 3. If you asked that your refund be split among two accounts, any increase will be deposited to the account shown on line 2.

**Example.** Your return shows a refund of \$300 and you ask that the refund be split among three accounts with \$100 in each account. Due to an error on the return, your refund is increased to \$350. The additional \$50 will be added to the deposit to the account shown on line 3.

**Refund decreased.** If you made an error on your return and the amount of your refund is decreased, the decrease will be taken first from any account shown on line 3, next from the account shown on line 2, and finally from the account shown on line 1.

**Example.** Your return shows a refund of \$300 and you ask that the refund be split among three accounts with \$100 in each account. Due to an error on your return, your refund is decreased by \$150. You will not receive the \$100 you asked us to deposit to the account on line 3 and the deposit to the account shown on line 2 will be reduced by \$50.

**Note.** If you appeal the math error and your appeal is upheld, the resulting refund will be deposited to the account on line 1.

**Refund offset.** The following rules apply if your refund is offset (used) to pay past-due federal tax or certain other debts.

**Past-due federal tax.** If you owe past-due federal tax and your refund is offset by the IRS to pay the tax, the past-due amount will be deducted first from any deposit to an account shown on line 3, next from the deposit to the account shown on line 2, and finally from the deposit to the account shown on line 1.

**Example.** Your return shows a refund of \$300 and you asked us to split the refund among three accounts with \$100 in each account. You owe \$150 from a prior tax year. You will not receive the \$100 you asked us to deposit to the account on line 3 and the deposit to the account shown on line 2 will be reduced by \$50.

**Other offsets.** If you owe other past-due amounts (such as state income tax, child support, spousal support, or certain federal nontax debts, such as student loans) subject to offset by the Treasury Department's Financial Management Service (FMS), the past-due amounts will be deducted first from the deposit to the account with the lowest routing number. Any remaining amount due will be deducted from the deposit to the account with the next lowest routing number and then from the deposit to the account with the highest routing number.



**CAUTION** If the deposit to one or more of your accounts is changed due to a math error or refund offset, and that account is subject to contribution limits, such as an IRA, HSA, Archer MSA, or Coverdell ESA, or the deposit was deducted as a contribution to a tax-favored account on your tax return, you may need to correct your contribution or file an amended return.

**Example.** You deduct \$1,000 on your 2007 tax return for an IRA contribution. The contribution is to be made from a direct deposit of your 2007 refund. Due to an offset by the FMS, the direct deposit is not made to your IRA. You need to correct your contribution by contributing \$1,000 to the IRA from another source by the due date of your return (determined without regard to any extension) or file an amended return without the IRA deduction.

**Paperwork Reduction Act Notice.** We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to give us the information. We need it to ensure that you are complying with these laws and to allow us to figure and collect the right amount of tax.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by Internal Revenue Code section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For the estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

