

# Direct Deposit of Refund to More Than One Account

Department of the Treasury  
Internal Revenue Service

▶ 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.

**2009**  
Attachment  
Sequence No. **56**

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	▶c <input type="checkbox"/> Checking <input type="checkbox"/> Savings	
<b>d</b> Account number		
<b>2a</b> Amount to be deposited in second account . . . . .	<b>2a</b>	
<b>b</b> Routing number	▶c <input type="checkbox"/> Checking <input type="checkbox"/> Savings	
<b>d</b> Account number		
<b>3a</b> Amount to be deposited in third account . . . . .	<b>3a</b>	
<b>b</b> Routing number	▶c <input type="checkbox"/> Checking <input type="checkbox"/> Savings	
<b>d</b> Account number		
<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 73a; Form 1040A, line 46a; Form 1040EZ, line 12a; Form 1040NR, line 68a; Form 1040NR-EZ, line 23a; Form 1040-SS, line 13a; or Form 1040-PR, line 13a. . . . .	<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) in the United States. 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), health savings account (HSA), Archer MSA, Coverdell education savings account (ESA), or TreasuryDirect® online account. Form 8888 can also be used to buy up to \$5,000 in U.S. Series I Savings Bonds. 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, request direct deposit on your tax return.



*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 request 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 because it costs the government less.



*The IRS is not responsible for a lost refund if you enter the wrong account information. Check with your financial institution to get the*

*correct routing and account numbers and to make sure your direct 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.*

### IRA

You can have your refund (or part of it) 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 or custodian of your account of the year to which the deposit is to be applied (unless the trustee or custodian will not accept a deposit for 2009). If you do not, the trustee or custodian can assume the deposit is for the year during which you are filing your return. For example, if you file your 2009 return during 2010 and do not notify the trustee or custodian in advance, the trustee or custodian can assume the deposit to your IRA is for 2010. If you designate your deposit to be for 2009, 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 2009. In that case, you must file an amended 2009 return and reduce any IRA deduction and any retirement savings contributions credit you claimed.



*You and your spouse, if filing jointly, each may be able to contribute up to \$5,000 (\$6,000 if age 50 or older at the end of 2009) to a traditional IRA or Roth IRA for 2009. The limit for 2010 is \$5,000 (\$6,000 if age 50 or older at the end of 2010). A higher limit may apply for 2009 if you were a participant in a 401(k) plan and your employer was in bankruptcy in an earlier year. You may owe a penalty if your contributions exceed these limits.*



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

### TreasuryDirect® Account

You can request a deposit of your refund (or part of it) to a TreasuryDirect® online account to buy U.S. Treasury marketable securities and bonds. For details on how to do this, go to [www.treasurydirect.gov](http://www.treasurydirect.gov).

### U.S. Series I Savings Bonds

You can request a deposit of your refund (or part of it) to buy up to \$5,000 in U.S. Series I Savings Bonds. The amount you request must be a multiple of \$50. You do not need a TreasuryDirect® account for this option. If you select this option, the bonds will be issued in your name. If you file a joint return, the bonds will be issued in the names of both you and your spouse. You cannot designate a beneficiary under this option. To select this option, just follow these steps:

- Fill in line 1a, 2a, or 3a with a dollar amount, not exceeding your total refund, that is a multiple of \$50, but not more than \$5,000. For example, if your refund is \$280, you can enter up to \$250 on the appropriate line. The remaining dollar amount must be deposited to another financial account, such as your savings or checking account.
- Enter the following routing number on line 1b, 2b, or 3b: 043736881.
- Check the "Savings" box on line 1c, 2c, or 3c.
- Enter the following letters as the account number on line 1d, 2d, or 3d: BONDS.

**Note.** If your refund is an exact multiple of \$50, but not more than \$5,000, and you want to use the entire amount to buy bonds, do not complete this form. Instead, enter the above information on the appropriate lines on your tax return.

You will receive the amount you designated by mail in the form of U.S. Series I Savings Bonds. However, if you make an error in figuring your refund, the bond request is not a multiple of \$50, or your refund is offset for any reason, this option will not apply and the entire amount of your refund will be sent to you in the form of a check. If you have determined that IRS processed your refund and placed the order for your bonds, you can contact the Treasury Retail Securities site at 1-800-245-2804 to inquire about the status of your bonds.

### 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 73a; Form 1040A, line 46a; Form 1040EZ, line 12a; Form 1040NR, line 68a; Form 1040NR-EZ, line 23a; Form 1040-SS, line 13a; or Form 1040-PR, line 13a. 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 will be sent instead. On the sample check below, 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.

### 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. If your deposit is to a TreasuryDirect® online account, check the "Savings" box. You must check the correct box to ensure your deposit is accepted.

### Lines 1d, 2d, and 3d

The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused boxes blank. On the sample check below, the account number is 20202086. Do not include the check number.

### Line 4

The total on line 4 must equal the total amount of your refund as shown on your tax return. If the total on line 4 is different, a check will be sent instead. The total on line 4 must also equal the total of the amounts on lines 1a, 2a, and 3a.

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

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



*The rules below do not apply if you request a deposit of any part of your refund to buy U.S. Series I Savings Bonds. See U.S. Series I Savings Bonds on page 1.*

**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 on line 3. If you asked that your refund be split among two accounts, any increase will be deposited to the account 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 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 deposit to an account on line 3, next from the deposit to the account on line 2, and finally from the deposit to the account 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 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 on line 3, next from the deposit to the account on line 2, and finally from the deposit to the account on line 1.

**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.



*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 2009 tax return for an IRA contribution. The contribution is to be made from a direct deposit of your 2009 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.

### Sample Check

JEFFREY MAPLE  
SUZANNE MAPLE  
123 Pear Lane  
Anyplace, VA 20000

PAY TO THE ORDER OF

Routing number: 250250025

Account number: 20202086

ANYPLACE BANK  
Anyplace, VA 20000

For

1234

15-0000/0000

Do not include the check number.

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