17 **Q** Is there a paperless method for filing an extension?

A For your convenience, you can get an automatic extension of time to file your tax return by filing Form 4868 electronically. You can authorize an electronic funds withdrawal from your checking or savings account. To be considered timely, a payment should be scheduled to be withdrawn on or before April 15, 2009. Also, you can get an extension if you pay part, or all, of your estimate of income tax due by credit or debit card.

18 **Q** Is it possible to split my direct deposit refund into more than one account?

A Yes. The easiest way to split your refund is to electronically file Form 8888, Direct Deposit of Refund. Form 8888 allows you to deposit your refund in up to three designated accounts, such as checking and/or savings. Please see Form 8888 instructions for additional information.

19 **Q** Do I have a greater chance of getting audited by the IRS if I use IRS e-file?

A No. The chance of an audit of an e-filed return is no greater than with a paper return.

20 **Q** Can my state tax return be e-filed with my Federal return at the same time?

A Yes. There are 37 States and the District of Columbia participating in the IRS e-file program. To see if your state participates, please visit www.irs.gov/efile or ask your ERO for additional information.

21 **Q** Can my state return be e-filed without my Federal return?

A Yes, you can e-file your state return with a "dummy" State Only Form 1040 attached. Visit www.irs.gov/efile for the names of the states participating in State Only Filing.

22 **Q** Where can I get additional information about IRS e-file?

A Visit the IRS Web site at www.irs.gov/efile.

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Questions and Answers for Taxpayers

www.irs.gov/efile

More than 88 million taxpayers e-filed last year. When you e-file, you get:

- Faster refunds
- Fewer errors
- Greater accuracy
- Rapid confirmation of receipt
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IRS e-file is a fast, accurate, safe and paperless way to file a Federal Income Tax Return. Get your refund in half the time, even faster and safer with Direct Deposit. If you owe tax, you can e-file and e-pay. Ask your Authorized IRS e-file Provider about e-file and e-pay today!

1 **Q** What is an Authorized IRS e-file Provider?

A An Authorized IRS e-file Provider (Provider) is a business or organization accepted by the IRS to participate in IRS e-file. It may be a sole proprietorship, partnership, corporation, or other entity. A Provider may be an Electronic Return Originator (ERO), Intermediate Service Provider, Transmitter, Software Developer, or Reporting Agent. These roles are not mutually exclusive. Providers may also be tax return preparers, but the activities and responsibilities for IRS e-file and return preparation are each distinct and different from the other.

2 **Q** What do I gain by using IRS e-file?

A Accuracy! Security! Electronic Signatures! Proof of Acceptance! Fast Refunds with Direct Deposit! Electronic Payment Options! Federal/State e-file! Only IRS e-file offers these advantages.

3 **Q** Do I really get my refund faster?

A Yes, you do. If you e-file and select direct deposit, you can get your refund back in as little as ten days. Ask your ERO for the estimated date of deposit. For more information about Direct Deposit, go to the Financial Management Service (FMS) Web site at www.fms.treas.gov/ef

4 **Q** Is there a fee for IRS e-file?

A The IRS does not charge a fee for e-filing. Your ERO will be glad to explain their fees for tax preparation and e-filing. However, these fees are not based on any figures from your tax return.

5 **Q** What Federal individual income taxes can I pay by electronic funds withdrawal?

A Payments can be made for (1) current year Individual Income Tax Returns (1040 series), (2) Form 4868, Application for Automatic Extension of Time to File U.S. Individual Income Tax Return, (3) Form 2350, Application for Extension of Time to File U.S. Individual Income Tax Return, and (4) Tax Year 2009 Form 1040-ES, Estimated Tax for Individuals

You can schedule up to four quarterly estimated payments while e-filing your individual return, regardless of whether your individual return has a balance due or not.

Optionally, the Form 1040 series payment can also include penalty and interest.

6 **Q** How can I pay by electronic funds withdrawal and what are the benefits?

A Most tax preparation software allows you to e-file a balance due return and, at the same time, authorize an electronic funds withdrawal from your checking or savings account. The withdrawal cannot be authorized after the return is transmitted. A payment can be scheduled to be withdrawn on a future date beginning January 16, 2009. For a 1040 series payment to be considered timely, the payment should be scheduled for withdrawal on or before the return due date. The software includes instructions on the information needed to complete the payment, including your bank account number and the routing transit number of your financial institution. Check with your financial institution to be sure that electronic fund transfers can be authorized from your designated bank account (money management accounts, money market accounts, certificate of deposit accounts and some credit union savings accounts