

Use Direct Deposit for Your Tax Refund

Tips for receiving your refund faster and more securely

Believe it or not, it's that time again. Tax season is upon us. As you prepare your information and plan your credits and deductions, be sure to request your tax refund through the fastest option possible: direct deposit. Eight out of 10 taxpayers already use this secure and reliable method.

Why use direct deposit to receive your refund?

It's free and it eliminates any chance of your refund check getting lost, stolen or destroyed. Also, there's no possibility of forgetting to cash it since your refund goes straight into your bank account. Plus, you'll get the refund faster because it's electronic and doesn't have to travel through the mail.

How can you receive your refund via direct deposit?

When you file your taxes, you'll have to indicate your refund method. If you use tax software, you can select the option and provide your bank account number and routing number. Similarly, if you file by paper, mark direct deposit on your return and provide your bank account and routing numbers.

Where can you find your bank account and routing numbers?

- On a check, the routing number is the nine-digit number in the bottom left corner, while your account number is the number directly to the right of it.
- Check your bank statements.
- Log in to your bank's mobile app or online platform.
- Contact your bank directly to request the information.

What if you don't have a bank account?

You can set up one with a bank. There are thousands of options to choose from across the country. It's essential to choose a bank whose cost, convenience and customer service fit your lifestyle. Always use a bank that is federally insured, so look for "Federal Deposit Insurance Corporation (FDIC)" on doors, teller windows and bank websites.

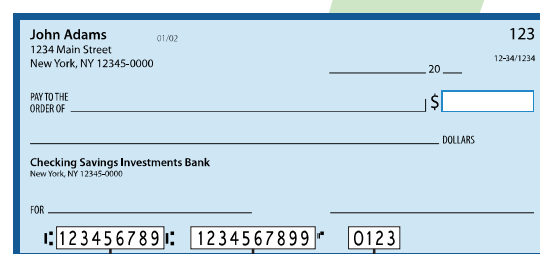
Check out the [BankOn](#) website for a list of banks in your area that offer low-cost, basic bank accounts. You can also access the FDIC's [BankFind Suite](#) of resources to search for banks. As you research your options, review the [ABA Foundation's tips](#) to find the right bank for you.

How can you track your refund?

Use the [IRS Where's My Refund?](#) tool to track the status of your refund. You can also use the IRS2Go official mobile app.

Learn more

Contact the IRS at [800-829-1040](tel:800-829-1040) or visit [IRS.gov/help](https://www.irs.gov/help).



Routing Number

Account Number

Check Number

