

86 WORDS, 30 SECONDS

REFUND ANTICIPATION LOANS

Don't be fooled by promises of fast cash during tax season, say experts at the Office of the Comptroller of the Currency. Offers for short-term loans for your anticipated refund can carry expensive fees. If your refund is less than expected, you'll still have to repay the full amount—often at high interest rates. Consider direct deposit as another way to get your tax refund safely, and without any additional costs. For answers to common banking questions, visit help-with-my-bank--dot--gov.