

Terms and Conditions of Use and Agreement

1. YOUR BENEFITS, YOUR OPPORTUNITIES, YOUR RESPONSIBILITY

The Benefit Bank® online service (TBB™) can help you increase your income by applying for benefits and tax credits.

The Benefit Bank is designed to make it easier for you to do your own taxes and complete your own applications for benefits. The Benefit Bank explains the meanings of certain words used on the tax and benefit forms, explains some of the rules and regulations, and calculates the math for you.

The Benefit Bank does not make tax and benefit decisions for you; you must make those decisions. The information on your tax return and the decisions you make about how to file your taxes are your responsibility. This is also true for any benefits that you apply for using The Benefit Bank.

The Benefit Bank does not represent you, or act for you, to the IRS or any other government agency. Nor are we responsible for any actions that the IRS or any other government agency might take as a result of your use of The Benefit Bank.

The Benefit Bank online service does not verify any of the personal or tax information you include on your tax return or benefit forms. You are responsible for the accuracy of all information you provide.

2. THE BENEFIT BANK DOES NOT PROVIDE LEGAL OR OTHER PROFESSIONAL ADVICE

The Benefit Bank online service is not a tax preparer, tax lawyer, or representative of any state or federal agency; or are the organizations or counselors, if any, who may assist you in using The Benefit Bank online service. If you need or are seeking legal, accounting or professional advice, we strongly recommend that you contact a lawyer or tax professional for that assistance.

3. THE BENEFIT BANK PROVIDES ONLY BASIC INFORMATION AND SELECTED TAX AND BENEFITS

The tax and benefit information included in The Benefit Bank online service is general information that applies to many people, but not all of them. The Benefit Bank does not cover all possible situations.

The Benefit Bank online service is designed to be accurate and up-to-date. However, we cannot guarantee that the service is completely accurate, and we cannot guarantee that all the documents you fill out and send to the IRS or other agencies using The Benefit Bank are accurate, complete, or up-to-date. By using the online service, you are agreeing that you understand this.

The IRS and the other agencies that receive the tax forms or benefit forms have procedures to review, audit, and inspect the personal information that you enter into The Benefit Bank. All the information you enter into The Benefit Bank to do your taxes, or to complete benefit forms, should be as accurate as possible. This is your best protection if you are audited or investigated.

THE BENEFIT BANK[®]

CONNECTING COMMUNITIES TO RESOURCES

4. THE BENEFIT BANK SERVICE IS COPYRIGHTED

The Benefit Bank online service is made available for your personal use only. If you are working with a counselor, The Benefit Bank is available for your use and that of the sponsoring organization, which has special permission to use the service. You cannot legally copy the service or use it for any purpose other than to assist with tax returns and benefit applications for yourself and members of your household.

5. THE BENEFIT BANK'S SERVICES ARE ALWAYS OFFERED FREE OF CHARGE

If anyone asks you to pay to use The Benefit Bank online service, please contact The Benefit Bank toll free at 855-822-4357.

6. THE BENEFIT BANK TAKES STEPS TO PRESERVE THE PRIVACY OF YOUR PERSONAL INFORMATION

By accepting this agreement, you acknowledge that you have been made aware of The Benefit Bank Information Privacy Policy and agree to its terms. If you have any questions about this policy, you are responsible for discussing them with your counselor before use.