

FEATURE MESSAGING

Early Tax Refund

Key Messaging:

- Get your federal tax refund up to 5 days early by having your refund deposited directly into your Spruce account.

Approved Marketing Messages:

Headline:

- You could get your federal tax refund up to 5 days early.

Body Copy:

- Get your federal tax refund up to 5 days sooner when you elect to have your refund deposited directly into your Spruce Spending account. Your money, faster. Just one more reason to sign up for Spruce today.
- Did you know, getting your federal tax refund deposited directly into your Spruce account is one of the quickest ways to get your refund? Have your refund money up to 5 days sooner with Spruce.
- Want your federal tax refund faster? No matter where you file, you can get your money up to 5 days sooner when you choose to have your refund deposited directly into your Spruce account.

Disclaimer:

Does not change IRS refund processing speed. Claim is based on making federal refunds available when payment instruction is received, which may be earlier than scheduled payment date. Depends on timing of the IRS's payment file. Available only for federal refunds. May be changed or discontinued at any time.

Do NOT:

- Say "tax refund" - Be clear it is federal refund only
- Use language like “all Spruce clients”
- Imply that setting up other forms of direct deposit is required

