



GTC Taxes – Filing Tiers & Payment Policy

Filing Tiers

Basic File – \$99

W-2 only. No dependents. No credits.

Standard File – \$249 (Most Clients)

W-2 with dependents or a single 1099. Includes commonly claimed credits where eligible.

Advanced / Business File – \$399–\$899

Self-employed individuals, Schedule C filers, multiple 1099s, business income, or complex tax situations.

Payment & Funding Options

Direct Pay (Upfront Payment)

Preparation fees are paid prior to e-file submission. No bank or third-party processing fees apply. Any IRS refund is issued directly to the taxpayer.

Refund Transfer (Fees From Refund)

Preparation fee is deducted from the IRS refund. Additional third-party fees apply: \$99 e-file fee and \$114 bank processing fee.

Instant Refund Advance (up to \$1,200)

Subject to bank approval. Standard preparation, e-file, and bank fees apply. No additional advance fee on loans under \$1,200 when issued to a FastMoney prepaid card.

Maximum Refund Advance (up to \$7,500)

Subject to bank underwriting. Standard fees apply. Bank finance charge of up to 36% may apply. Remaining refund is released once funded by the IRS.

If You Owe the IRS After Filing

If a balance is due, payment must be made directly to the IRS. GTC Taxes does not collect or transmit tax payments.

- IRS Direct Pay (bank withdrawal)
- IRS Online Account (bank or card)
- Electronic Federal Tax Payment System (EFTPS)
- Debit or credit card via IRS-approved processors

- IRS installment payment plans (subject to approval)

Optional Add-Ons

Audit Protection – \$89.99

Basic assistance with qualifying IRS notices related to the prepared return.

Priority / Rush Processing (48 Hours) – \$119

Non-refundable. Does not guarantee IRS acceptance or refund timing.

Compliance & Legal Disclosure

Pricing may vary based on complexity and documentation. Final pricing is approved prior to e-file submission. Refund timing is determined by the IRS and banking partners. Bank products are optional and subject to third-party approval. Clients are responsible for the accuracy and completeness of information provided. GTC Taxes is not liable for penalties, interest, offsets, or adjustments resulting from inaccurate or incomplete taxpayer information.