

# TAX REFUND UPDATE AND DIRECT DEPOSIT CHART

## TERMS USED:

NHB - No Hold Bank (Products like NetSpend, Bluebird, GreenDot, Chase or Credit Unions)

PATH Act - Law that requires certain tax refunds to be held until after February 15th

TFI - Traditional Financial Institution

DDO: Direct Deposit Date affected by Federal Holiday

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**DEPOSIT DATES** are based on the IRS beginning to accept returns on January 23rd, your return being approved by the IRS and a refund being direct deposited to a TFI

- Deposit Dates can be 2 days earlier if using a No Hold Bank (NHB)
- Deposit Dates can be delayed by 3-2 days if you didn't pay filing fees up front and the fees are being deducted from your refund, or you received a refund advance
- Deposit Dates can be affected by Federal Holidays

**FIRST DIRECT DEPOSIT (NOT PATH) on 1/24/23 in the afternoon only if all of the following circumstances apply:**

- (1) Return was selected in a TEST BATCH
- (2) IRS approved your return with a refund
- (3) Paid filing fees upfront and they are NOT being deducted from your refund.
- (4) Refund is not subject to the PATH Act.
- (5) Using a NHB
- (6) IRS account is classified to receive daily updates.

**FIRST PATH ACT DIRECT DEPOSIT on 2/16/23 in the afternoon only if all of the following circumstances**

- (1) IRS approved your return with a refund
- (2) Paid filing fees upfront and they are NOT being deducted from your refund.
- (3) Using a NHB
- (4) IRS account is classified to receive daily updates.

The Date Accepted in blue is possible but both

### Date Accepted

	DAILY ACCOUNTS			WEEKLY ACCOUNTS		
	Transcript Update on Tuesdays with code 846 and DDO	WBR Update on Wednesdays with a DDO	Deposit Date on Fridays if you have a TFI	Transcript Update on Fridays with code 846 and DDO	WBR Update on Saturdays with a DDO	Deposit Date on Wednesdays if you have a TFI
Jan 17 - Jan 21, 2023	1/24/23	1/25/23	1/27/23	1/24/23	1/26/23	1/25/23
Jan 22 - Jan 26, 2023	1/25/23	1/26/23	1/28/23	1/25/23	1/27/23	1/26/23
Jan 27 - Feb 4, 2023	1/26/23	1/27/23	1/29/23	1/26/23	1/28/23	1/27/23
Feb 5 - Feb 11, 2023	1/27/23	1/28/23	1/30/23	1/27/23	1/29/23	1/28/23
Feb 12 - Feb 18, 2023	1/28/23	1/29/23	1/31/23	1/28/23	1/30/23	1/29/23
<b>Only refunds subject to PATH</b>						
Jan 17 - Feb 11, 2023 (PATH)	2/1/23	2/1/23	2/2/23	2/1/23	2/1/23	2/1/23
Feb 12 - Feb 26, 2023	2/2/23	2/1/23	2/3/23	2/2/23	2/1/23	2/1/23
Feb 27 - Mar 4, 2023	2/3/23	2/2/23	2/4/23	2/3/23	2/1/23	2/1/23
Mar 5 - Mar 11, 2023	2/4/23	2/3/23	2/5/23	2/4/23	2/1/23	2/1/23
Mar 12 - Mar 18, 2023	2/5/23	2/4/23	2/6/23	2/5/23	2/2/23	2/2/23
Mar 19 - Mar 25, 2023	2/6/23	2/5/23	2/7/23	2/6/23	2/3/23	2/3/23
Mar 26 - Apr 1, 2023	2/7/23	2/6/23	2/8/23	2/7/23	2/4/23	2/4/23
Apr 2 - Apr 8, 2023	2/8/23	2/7/23	2/9/23	2/8/23	2/5/23	2/5/23
Apr 9 - Apr 15, 2023	2/9/23	2/8/23	2/10/23	2/9/23	2/6/23	2/6/23
Apr 16 - Apr 22, 2023	2/10/23	2/9/23	2/11/23	2/10/23	2/7/23	2/7/23
Apr 23 - Apr 29, 2023	2/11/23	2/10/23	2/12/23	2/11/23	2/8/23	2/8/23
Apr 30 - May 6, 2023	2/12/23	2/11/23	2/13/23	2/12/23	2/9/23	2/9/23
May 7 - May 13, 2023	2/13/23	2/12/23	2/14/23	2/13/23	2/10/23	2/10/23
May 14 - May 20, 2023	2/14/23	2/13/23	2/15/23	2/14/23	2/11/23	2/11/23
May 21 - May 27, 2023	2/15/23	2/14/23	2/16/23	2/15/23	2/12/23	2/12/23
May 28 - Jun 3, 2023	2/16/23	2/15/23	2/17/23	2/16/23	2/13/23	2/13/23
Jun 4 - Jun 10, 2023	2/17/23	2/16/23	2/18/23	2/17/23	2/14/23	2/14/23
Jun 11 - Jun 17, 2023	2/18/23	2/17/23	2/19/23	2/18/23	2/15/23	2/15/23
Jun 18 - Jun 24, 2023	2/19/23	2/18/23	2/20/23	2/19/23	2/16/23	2/16/23
Jun 25 - Jul 1, 2023	2/20/23	2/19/23	2/21/23	2/20/23	2/17/23	2/17/23
Jul 2 - Jul 8, 2023	2/21/23	2/20/23	2/22/23	2/21/23	2/18/23	2/18/23
Jul 9 - Jul 15, 2023	2/22/23	2/21/23	2/23/23	2/22/23	2/19/23	2/19/23
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Aug 13 - Aug 19, 2023	2/16/23	2/15/23	2/17/23	2/16/23	2/14/23	2/14/23
Aug 20 - Aug 26, 2023	2/17/23	2/16/23	2/18/23	2/17/23	2/15/23	2/15/23
Aug 27 - Aug 31, 2023	2/18/23	2/17/23	2/19/23	2/18/23	2/16/23	2/16/23
Sept 1 - Sept 6, 2023	2/19/23	2/18/23	2/20/23	2/19/23	2/17/23	2/17/23
Sept 7 - Sept 13, 2023	2/20/23	2/19/23	2/21/23	2/20/23	2/18/23	2/18/23
Sept 14 - Sept 16, 2023	2/21/23	2/20/23	2/22/23	2/21/23	2/19/23	2/19/23
Sept 17 - Sept 23, 2023	2/22/23	2/21/23	2/23/23	2/22/23	2/20/23	2/20/23
Sept 24 - Sept 30, 2023	2/23/23	2/22/23	2/24/23	2/23/23	2/21/23	2/21/23
Oct 1 - Oct 7, 2023	2/24/23	2/23/23	2/25/23	2/24/23	2/22/23	2/22/23
Oct 8 - Oct 14, 2023	2/25/23	2/24/23	2/26/23	2/25/23	2/23/23	2/23/23
Oct 15 - Oct 21, 2023	2/26/23	2/25/23	2/27/23	2/26/23	2/24/23	2/24/23
Oct 22 - Oct 28, 2023	2/27/23	2/26/23	2/28/23	2/27/23	2/25/23	2/25/23
Oct 29 - Nov 4, 2023	2/28/23	2/27/23	2/29/23	2/28/23	2/26/23	2/26/23
Nov 5 - Nov 11, 2023	2/29/23	2/28/23	2/30/23	2/29/23	2/27/23	2/27/23
Nov 12 - Nov 18, 2023	2/30/23	2/29/23	2/31/23	2/30/23	2/28/23	2/28/23

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U.S. Tax Cases Commerce Clearing House,1998 Decisions originally reported currently in Standard federal tax service Federal estate and gift tax service and Federal excise tax reports    **Structuring the Tax Consequences of Divorce and Separation** Carlyn S. McCaffrey,1992    U.S. Tax Week ,1985    Curry V. United States of America ,1984    Iowa 1040A Short Form Individual Income Tax Return and General Instructions Iowa. Department of Revenue,2000    *The BEST YEARS OF YOUR LIFE* ,2002    InfoWorld ,1988    CIS Federal Register Index ,1989

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