

# 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

DDO: Direct Deposit Date

**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 it's not guaranteed.

### Date Accepted

	DAILY ACCOUNTS			WEEKLY ACCOUNTS		
	Transcript Update on Tuesdays with code 846 and DDO	WMR Update on Wednesdays with a DDO	Deposit Date on Fridays if you have a TFI	Transcript Update on Fridays with code 846 and DDO	WMR 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	1/26/23
Jan 22 - Jan 26, 2023	1/25/23	1/26/23	1/28/23	1/25/23	1/27/23	1/28/23
Jan 27 - Feb 4, 2023	1/26/23	1/27/23	1/29/23	1/26/23	1/28/23	1/29/23
Feb 5 - Feb 11, 2023	1/27/23	1/28/23	1/30/23	1/27/23	1/29/23	1/30/23
Feb 12 - Feb 18, 2023	1/28/23	1/29/23	1/31/23	1/28/23	1/30/23	1/31/23
<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
Jul 16 - Jul 22, 2023	2/23/23	2/22/23	2/24/23	2/23/23	2/20/23	2/20/23
Jul 23 - Jul 29, 2023	2/24/23	2/23/23	2/25/23	2/24/23	2/21/23	2/21/23
July 30 - Aug 5, 2023	2/25/23	2/24/23	2/26/23	2/25/23	2/22/23	2/22/23
Aug 6 - Aug 12, 2023	2/26/23	2/25/23	2/27/23	2/26/23	2/23/23	2/23/23
Aug 13 - Aug 19, 2023	2/27/23	2/26/23	2/28/23	2/27/23	2/24/23	2/24/23
Aug 20 - Aug 26, 2023	2/28/23	2/27/23	2/29/23	2/28/23	2/25/23	2/25/23
Aug 27 - Sept 2, 2023	2/29/23	2/28/23	2/30/23	2/29/23	2/26/23	2/26/23
Sept 3 - Sept 9, 2023	2/30/23	2/29/23	2/31/23	2/30/23	2/27/23	2/27/23
Sept 10 - Sept 16, 2023	2/31/23	2/30/23	2/1/23	2/30/23	2/28/23	2/27/23
Sept 17 - Sept 23, 2023	2/2/23	2/2/23	2/3/23	2/2/23	2/29/23	2/28/23
Sept 24 - Sept 30, 2023	2/3/23	2/4/23	2/4/23	2/3/23	2/30/23	2/29/23
Oct 1 - Oct 7, 2023	2/4/23	2/5/23	2/5/23	2/4/23	2/31/23	2/30/23
Oct 8 - Oct 14, 2023	2/5/23	2/6/23	2/6/23	2/5/23	2/31/23	2/30/23
Oct 15 - Oct 21, 2023	2/6/23	2/7/23	2/7/23	2/6/23	2/2/23	2/28/23
Oct 22 - Oct 28, 2023	2/7/23	2/8/23	2/8/23	2/7/23	2/3/23	2/29/23
Oct 29 - Nov 4, 2023	2/8/23	2/9/23	2/9/23	2/8/23	2/4/23	2/30/23
Nov 5 - Nov 11, 2023	2/9/23	2/10/23	2/10/23	2/9/23	2/5/23	2/31/23
Nov 12 - Nov 18, 2023	2/10/23	2/11/23	2/11/23	2/10/23	2/6/23	2/31/23

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## **Table of Contents Irs Refund Status Vs On Sale**

1. Understanding the eBook Irs Refund Status Vs On Sale
  - The Rise of Digital Reading Irs Refund Status Vs On Sale
  - Advantages of eBooks Over Traditional Books
2. Identifying Irs Refund Status Vs On Sale
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Irs Refund Status Vs On Sale
  - User-Friendly Interface
4. Exploring eBook Recommendations from Irs Refund Status Vs On Sale
  - Personalized Recommendations
  - Irs Refund Status Vs On Sale User Reviews and Ratings
  - Irs Refund Status Vs On Sale and Bestseller Lists
5. Accessing Irs Refund Status Vs On Sale Free and Paid eBooks
  - Irs Refund Status Vs On Sale Public Domain eBooks
  - Irs Refund Status Vs On Sale eBook Subscription Services
  - Irs Refund Status Vs On Sale Budget-Friendly Options
6. Navigating Irs Refund Status Vs On Sale eBook Formats

- ePUB, PDF, MOBI, and More
- Irs Refund Status Vs On Sale Compatibility with Devices
- Irs Refund Status Vs On Sale Enhanced eBook Features

7. Enhancing Your Reading Experience

- Adjustable Fonts and Text Sizes of Irs Refund Status Vs On Sale
- Highlighting and Note-Taking Irs Refund Status Vs On Sale
- Interactive Elements Irs Refund Status Vs On Sale

8. Staying Engaged with Irs Refund Status Vs On Sale

- Joining Online Reading Communities
- Participating in Virtual Book Clubs
- Following Authors and Publishers Irs Refund Status Vs On Sale

9. Balancing eBooks and Physical Books Irs Refund Status Vs On Sale

- Benefits of a Digital Library
- Creating a Diverse Reading Collection Irs Refund Status Vs On Sale

10. Overcoming Reading Challenges

- Dealing with Digital Eye Strain
- Minimizing Distractions
- Managing Screen Time

11. Cultivating a Reading Routine Irs Refund Status Vs On Sale

- Setting Reading Goals Irs Refund Status Vs On Sale
- Carving Out Dedicated Reading Time

12. Sourcing Reliable Information of Irs Refund Status Vs On Sale

- Fact-Checking eBook Content of Irs Refund Status Vs On Sale
- Distinguishing Credible Sources

13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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