

**EXPECTING A REFUND?
GET MONEY BACK FAST!**



We offer Refund Anticipation Loans and more with convenient options for you to receive your refund amount. Why wait weeks for your money!

K & J Associates
(352)376-4901

Money Now
Rapid Refund
Direct Deposit

K & J Associates

Denise Graham, Owner

**\$20 Discount for all
School Board Employees
(New Customers Only)**



**GET YOUR
MONEY BACK**

FAST!

REFUND TRANSFERS
REFUND ANTICIPATION LOANS
ADVANCE LOANS*

Refund Anticipation Loans (RAL) and Advance Loans are loans through Santa Barbara Bank & Trust. Loan fees will apply. Ask your preparer about other e-file systems. All products may not be available.



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