

**The HELP[®] you
need from the
people you know**



**Don't wait
until tax time!**
Visit us now
and apply for a
\$400 loan!

The Holiday Express Loan Program[®] only at



National Headquarters
3 Sylvan Way
Parsippany, NJ 07054

PRESORTED
FIRST-CLASS
U.S. POSTAGE
PAID
Jackson Hewitt



HELP[®] IS HERE, BUT NOT FOR LONG.
Offer runs November 13 – December 19, 2006.



Just in time for the holidays! The Holiday Express Loan Program[®]!

What would you do with an extra \$400 this holiday season? Buy gifts? Pay bills? We know you can think of many things. That's why there's HELP[®], a loan that can make it easier during the season.

You've been selected to apply for a loan of \$400*. Later, come back to file your taxes. We'll show you how easy it can be to pay off your loan.

Just follow these steps

1. Visit your local Jackson Hewitt Tax Service[®] office between Nov. 13 and Dec. 19.
2. Bring your most-recent paystub(s) and two forms of I.D., one with a photo.
3. Purchase your custom Year-End Tax Planner. We will estimate the amount of your refund and review all the latest tax law changes that may affect your tax situation. We'll even tell you which expense deductions you can take based on your occupation.
4. Apply for the HELP loan.
5. Choose how to receive HELP

Direct Deposit—have money deposited into your personal bank account or *ipower*[®] Payroll Card account, a prepaid MasterCard[®] card†

Check—have money mailed to you
ipower[®] CashCard—have money loaded onto this prepaid MasterCard[®] card and you'll enjoy immediate access to cash†

Paying off your loan is easy!

Come back to Jackson Hewitt[®] when it's tax time. Choose an Assisted Refund or Refund Anticipation Loan and the proceeds will pay off your HELP loan. Do it before March 15, 2007 to avoid late fees!‡



Most offices are independently owned and operated.

(504) 243-1040

Offer valid Nov. 13—Dec. 19, 2006.

*Subject to credit approval, terms and conditions, including an estimated 2006 federal refund of at least \$1000. Purchase of Year-End Tax Planner required for underwriting. Loans provided by HSBC Bank USA, N.A. (HSBC) or Santa Barbara Bank & Trust, a division of Pacific Capital Bank, N.A. Loan amount is \$400. Bank & Jackson Hewitt fees deducted from loan proceeds. Available from 11/13/06 through 12/19/06 at participating locations.

† Additional fees apply when choosing the *ipower* CashCard and *ipower* Payroll Card, each a prepaid MasterCard[®] card. Program fees deducted from HELP loan proceeds. You should evaluate the costs and benefits of all the disbursement methods available when deciding which one is right for you.

‡ Late fee not applicable to Santa Barbara Bank & Trust.