



Attach to Resident Form 502, Short Form 503, Nonresident Form 505 or Fiduciary Form 504

Name(s) shown on return
Social Security Number or FEIN

1. a. Amount to be deposited in first account
b. Routing number (9-digit)
c. Checking Savings
d. Account number
2. a. Amount to be deposited in second account
b. Routing number (9-digit)
c. Checking Savings
d. Account number
3. a. Amount to be deposited in third account
b. Routing number (9-digit)
c. Checking Savings
d. Account number
4. Total amount to be directly deposited. Add lines 1a, 2a, and 3a. The total must equal the amount shown on Form 502, line 49; Form 503, line 21; Form 505, line 52, or Form 504, line 46.

General Instructions

Purpose of Form

Use Form 588 if you want us to directly deposit your tax refund to either two or three of your accounts at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) in the United States. If you file Form 588, you cannot choose to get any part of your refund as a check. You cannot request a deposit of your refund to an account that is not in your name (such as your preparer's own account). If you are filing Form 502INJ, Maryland Injured Spouse Form, you may not direct deposit portions of your refund into multiple accounts, please stop here and do not use this form. Instead, you may request to deposit your refund into one financial institution's account on your income tax return.

Note. If you want your refund deposited to only one account, do not complete this form. Instead, request direct deposit on your tax return.

Do not file a Form 588 on which you have crossed out or whited out any numbers. If you do, the State of Maryland will reject your direct deposit request and send you a check.

Why Use Direct Deposit?

- You get your refund faster by direct deposit than you do by check.

- Payment is more secure. There is no check that can get lost or stolen.
It is more convenient. You do not have to make a trip to the bank to deposit your check.
It saves tax dollars because it costs the government less.



Be sure to check with your financial institution to make sure your direct deposits will be accepted. Verify your account and routing numbers. The State of Maryland is not responsible for a lost refund if you enter the wrong account information. Do not use the routing number on a deposit slip if it is different from the routing number on your checks.

Specific Instructions

Some financial institutions may not allow a joint refund to be deposited to an individual account. For any direct deposit that a financial institution rejects, a check will be sent instead; the State of Maryland is not responsible if a financial institution rejects a direct deposit.

Code Number: Enter code number 588 in one of the code number boxes located to the right of the telephone number area on your tax return. Attach your completed Form 588 if you entered code 588 on your tax return. We are unable to effect direct deposit of your refund to more than one account if you fail to enter code 588 and attach this form to your tax return.

**Lines 1a, 2a, and 3a**

Enter the portion of your refund you want directly deposited to each account. Each deposit must be at least \$1. The total of lines 1a, 2a, and 3a must equal the total amount of your refund.

**Lines 1b, 2b, and 3b**

Enter the routing number on the lines provided. The routing number must be nine digits. The first two digits must be 01 through 12 or 21 through 32. Otherwise, the direct deposit will be rejected and a check will be sent instead. On the sample check on page 2 of this form, the routing number is 050250025. Tim and Tina Taxpayer would use that routing number unless their financial institution instructed them to use a different routing number for direct deposits.

Ask your financial institution for the correct routing number to use.

**Lines 1c, 2c, and 3c**

Be sure to check only one box for the account type to ensure your deposit will be accepted. If you are not sure, ask your financial institution whether you should check the "Checking" or "Savings" box.

**Lines 1d, 2d, and 3d**

The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused line blank. On the sample check below, the account number is 00202086. Do not include the check number.

**Line 4**

The total on line 4 must equal the total amount of your refund as shown on your tax return. If the total on line 4 is different, a check will be sent instead. The total on line 4 must also equal the total of the amounts on lines 1a, 2a, and 3a.

**Changes in Refund Due to Math Errors or Refund Offsets**

The rules below explain how your direct deposits may be adjusted.

**Math errors.** The following rules apply if your refund is increased or decreased due to a math error.

**Refund increased.** If you made an error on your return and the amount of your refund is increased, the additional amount will be deposited to the last account on line 2 or 3 as applicable.

**Example.** Your return shows a refund of \$300 and you ask that the refund be split among three accounts with \$100 in each account. Due to an error on the return, your refund is increased to \$350. The additional \$50 will be added to the deposit to the account on line 3.

**Refund decreased.** If you made an error on your return and the amount of your refund is decreased, the reduced amount will be taken from the accounts on line 3, 2 and 1, in that order and as applicable.

**Example.** Your return shows a refund of \$300 and you ask that the refund be split among three accounts with \$100 in each account. Due to an error on your return, your refund is decreased by \$150. You will not receive the \$100 you asked us to deposit to the account on line 3 and the deposit to the account on line 2 will be reduced by \$50.

**Note.** If you appeal the math error and your appeal is upheld, the resulting refund will be a paper check.

**Refund offset.** If your refund is used by the Comptroller of Maryland to pay (offset) past-due federal tax, state tax or certain other debts (such as other state's income tax, child support, spousal support, or certain federal non-tax debts), the offset is taken from the deposits to accounts on line 3, 2 and 1, in that order and as applicable.

**Sample Check**

**TIM TAXPAYER**  
**TINA TAXPAYER**  
321 Happy Lane  
Town, MD 20000

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

TOWN BANK  
Town, MD 20000

Routing number: 050250025  
Account number: 00202086  
Do not include check number: 0004

0004  
15-0000/0000

DOLLARS

**Note.** The routing and account numbers may be in different places on your check.