



## FOR IMMEDIATE RELEASE

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### ***Newark Now's VITA, Refund NOW, and NJ Earned Income Tax Credit (EITC) Can Help Bail Out NJ Families***

*Newark Now's Financial Empowerment Center and TD Bank Partner to Provide FREE  
Tax Services*

**NEWARK, N.J., Jan. 16, 2009** – (<http://www.newarknow.org>) Now more than ever New Jersey families need to save money on tax preparation fees and keep all of their tax refunds. Newark Now's hugely popular FREE tax programs, Volunteer Income Tax Assistance (VITA) and in conjunction with it's partner TD Bank, America's Most Convenient Bank, Refund NOW, provides free quality, professional tax services for low- and moderate- income NJ families who earn less than \$40,000 and individuals without dependents who earn \$25,000 or less. Newark Now's VITA provides filers access to the Earned Income Tax Credit (EITC) and offers filers Refund NOW - FREE rapid anticipation loans (certain restrictions apply), that are payable in one to two business days.

"TD Bank, America's Most Convenient Bank is proud to partner with Newark Now to provide Refund NOW at no cost to the individual. We recognize that in today's tough economic times every dollar of a tax refund is highly valued," says D. Nicholas Miceli, Market President, TD Bank. "Last year Newark Now VITA and Refund NOW saved area residents nearly \$400,000 and had an impact of over \$4 million," adds Anthony Santiago, Chief Operating Officer, Newark Now.

On Friday, January 16, 2008, at a 10:00am press conference in Newark City Hall's Rotunda, Newark Now's Financial Empowerment Center launched Volunteer Income Tax Assistance (VITA) and in conjunction with it's partner TD Bank, Refund NOW. For the second year VITA has partnered with TD Bank to offer Refund NOW, Newark's only FREE rapid anticipation loan program. Refund NOW loans are no fee, no interest, and are payable in one to two business days following electronic filing to those who qualify.

Refund NOW is an asset-building initiative for families and individuals that offers a free alternative to costly Refund Anticipation Loans (RALs). Refund NOW educates participants about the advantage of VITA's FREE income tax preparation and encourages asset building by saving money normally spent on tax service fees. To begin a solid financial relationship, TD Bank will open savings and checking accounts to assist customers.

- More -



### **VITA Locations and Hours:**

Newark City Hall  
920 Broad Street, Room B29  
Newark, NJ 07102  
Hours: Mon. – Fri. 3pm – 8pm, Sat. 10am – 2pm

Financial Empowerment Center  
103 Bloomfield Ave.  
Newark, NJ 07104  
Hours: Mon. – Fri. 3pm – 8pm, Sat. 10am – 2pm

One Stop Career Center  
990 Broad Street  
Newark, NJ 07102  
Hours: Mon. – Fri. 10am – 2pm

Essex County Department of Citizen Services  
50 South Clinton Street, 1st Floor  
East Orange, NJ 07018  
Hours: Wed. – Fri. 10am – 2pm

### **Refund NOW Locations and Hours:**

Financial Empowerment Center  
103 Bloomfield Ave.  
Newark, NJ 07104  
Hours: Mon. – Thurs. 3pm – 7pm

Newark City Hall  
920 Broad Street, Room B29  
Newark, NJ 07102  
Hours: Mon. – Thurs. 3pm – 7pm

### **About TD Banknorth and TD Bank**

Following TD Bank Financial Group's acquisition of Commerce Bancorp Inc. on March 31, 2008, TD Banknorth and Commerce Bank merged on May 31, 2008, to become TD Bank, America's Most Convenient Bank. Today, TD Banknorth and TD Bank form one of the 20 largest commercial banking organizations in the

United States with more than \$105 billion in assets, and provide customers with a full range of financial products and services at nearly 1,100 convenient locations from Maine to Florida. TD Bank, N.A., is headquartered in Cherry Hill, N.J., and



Portland, Maine. TD Banknorth and TD Bank are trade names of TD Bank, N.A. For more information, visit [www.TDBanknorth.com](http://www.TDBanknorth.com) and [www.TDBank.com](http://www.TDBank.com).

TD Banknorth and TD Bank, America's Most Convenient Bank, are part of TD Bank Financial Group, one of the strongest banks in the world. Among the top 40 banks in the world, TD Bank Financial Group is one of only seven to be rated "Aaa" by Moody's.

### **About Newark Now Volunteer Income Tax Assistance (VITA)**

VITA is a program administered by Newark Now at its Financial Empowerment Center located at 103 Bloomfield Ave, Newark, NJ 07104. Newark Now VITA exists to encourage people in urban areas to take advantage of the earned income-tax credit. Newark Now's VITA partners include: Newark Asset Building Coalition, IRS, County of Essex, and the City of Newark. Stop in during our posted hours for tax prep services. For more information or to volunteer with Newark Now VITA please call 973-624-FREE (3733) or email [taxes@newarknow.org](mailto:taxes@newarknow.org).

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