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Next

How will stimulus check show on bank statement

We now know a little more about those of the third stimulus checks that are arriving as an EIP card. Sarah Tew/CNET If your direct deposit information isn't on file with the IRS, don't expect to receive your third stimulus check in your bank account. Yesterday, March 24, was the last day for direct deposits to be made, the IRS announced -- the agency disbursed 37 million more payments this week. If you're eligible for the third check and haven't received a payment yet, you should expect either a paper check or an Economic Impact Payment debit card (EIP card) in the mail. Don't be alarmed -- the EIP prepaid debit card was also used as a payment method for the first and second stimulus checks last year. If you've already received your EIP card in the mail and wondering what it is, read on for what it should look like, how to use it and what to do if you accidentally lose it. Also, if you're still missing your stimulus money or think there's a problem with your payment, we can help. Additionally, if you're curious to know how much of the \$1,400 you'll actually get or wondering if you should be looking for an EIP card or a paper check, we have answers. Also, here's what to know about stimulus checks and SSI and SSDI and older adults, how your taxes could affect your total and if a fourth stimulus check could happen. What's an EIP card? Can I transfer the money to my bank account? An economic impact payment card is a prepaid debit card that the US Treasury has used to distribute stimulus payments, in addition to paper checks and direct deposit. The cards were provided to some eligible US residents the government didn't have banking information for, but it isn't clear why you might get an EIP card instead of a check or vice versa. These Visa debit cards can be used to make purchases, get cash from in-network ATMs and transfer funds to your personal bank account without a fee. If you're sent one, after the card arrives, head to the EIP card website to activate it and learn more about how to use it. When will I get my EIP card? The IRS has already sent out over 90 million third stimulus checks via direct deposit. The IRS and Treasury announced Wednesday they sent 37 million more payments this week, with many coming as a paper check or EIP card. If you didn't receive a direct deposit by March 24, expect your payment to arrive by mail "in the coming weeks." Here's more about the timeline for getting your check, and how to track your payment. The IRS tool will also tell you how your money will arrive. Here's how you can track your EIP card in the mail with a free USPS service. If I got an EIP card in the past, will I get more money on that card now? If the IRS sent a previous stimulus check as an EIP card and plans to send you another payment the same way, you'll receive a brand-new prepaid card with the calculated total for your third stimulus check. The IRS won't add money to any previous card you may have, the agency said. You can use the IRS tracking tool online to see if your stimulus check will arrive in the form of an EIP card. Stephen Shankland/CNET How can I find out if my third stimulus payment will arrive as an EIP card? If you got an EIP card last time, does that mean you'll get your money the same way with the third stimulus check? Not necessarily. With the second round, the IRS sent double the number of EIP cards. The Treasury says if you didn't receive your payment via direct deposit by March 24, you should watch the mail carefully in the coming weeks for a paper check or a prepaid debit card. One new wrinkle this time around: The third round's checks are going out during tax season. The IRS is using your most recent tax return it has on file, which could be your 2019 or 2020 return, to determine your payment. What will my EIP card look like when it arrives in the mail? If you're eligible for a third stimulus check and get that payment via EIP card, it'll arrive at the address listed on your last tax return, in a white envelope marked with the US Department of the Treasury seal. The card will have the Visa name on the front and the issuing bank, MetaBank N.A., on the back. There will be information included with the EIP Card that explains it's your economic impact payment. There's also a return address from "Economic Impact Payment Card." Note that if you moved, you'll need to inform the IRS and USPS of your new address. The card expires after three years. During the first round of stimulus payments, because the envelope containing the first payment's EIP card wasn't clearly marked some people reportedly threw the letter away without opening it. (If you think this happened to you, we've got tips on how to get your payment, below.) Your EIP card could contain far more money this time around. Sarah Tew/CNET How much stimulus check money can be loaded onto an EIP card at one time? Getting your stimulus payment via an EIP card wouldn't change anything about the amount you'd get -- it's just a different format for the same payment. The amount of money you'd be allotted in a third stimulus check depends on your AGI, or adjusted gross income, from your tax filings, along with your filing status (single versus joint) and how many dependents you have. The maximum amount any single tax filer could get is \$1,400. However, this third check is "targeted," which could bring far more money to your family -- or far less. You can also find out who counts as a dependent on your taxes, how old a dependent has to be to get a separate stimulus payment and the stimulus check situation for older adults, people in the SSDI program, US citizens abroad and people living in US territories. Will the IRS let me know that my EIP card is on the way to my house? With the first two stimulus payments, the IRS sent a letter about your money to your last known address within 15 days after the payment was made. This notice included information on how you got the money (check or direct deposit or EIP card), and how to report it if you didn't receive the payment. The IRS will do the same for the third round of payments. But watch out: There have been a lot of stimulus check scams going around. Visit IRS.gov before giving anyone your information to make sure your letter is legitimate. Is there anything I can do if I lose my EIP card or it gets destroyed? If you've lost or destroyed your EIP card, you can request a free replacement through MetaBank Customer Service. The replacement fee will be waived the first time. You don't need to know your card number to request a replacement. Just call 800-240-8100, and choose the second option from the main menu, according to the IRS website. I was supposed to get an EIP card for the first or second stimulus check, but I never got it. What can I do? If your first or second stimulus check (in any form) never arrived, you'll have to claim it as a Recovery Rebate Credit when you file your 2020 tax return, now through the May 17 deadline. You'll have to file your taxes to claim any missing stimulus money, even if you're part of the group of nonfilers who typically don't have to do so. In some cases -- like if you received a confirmation letter from the IRS that it sent your money, but your EIP card never arrived -- you may have to report the missing funds or any errors to the IRS. For more, find out if you're eligible for the third stimulus check and how to track your payment. Money How To

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