

# 2020 MICHIGAN Direct Deposit of Refund

Issued under authority of Public Act 281 of 1967, as amended

**Only use this form if filing an MI-1040CR-7 and not receiving an energy draft. Include with your Form MI-1040CR-7.**

Type or print in blue or black ink.

**Attachment 11**

1. Filer's First Name	M.I.	Last Name	2. Filer's Full Social Security No. (Example: 123-45-6789)  — —
If a Joint Return, Spouse's First Name	M.I.	Last Name	
4. Name of Financial Institution			3. Spouse's Full Social Security No. (Example: 123-45-6789)  — —

5. Routing Transit Number (RTN)  *The first two numbers of the RTN must be 01 through 12 or 21 through 32.*

6. Account Number

7. Type of Account  
 (1) Checking  
 (2) Savings

## Why Use Direct Deposit?

**Convenient:** Your refund is deposited directly into your account at the financial institution of your choice.

**Safe:** Direct Deposit eliminates lost or stolen refund checks.

**Reliable:** Direct Deposit is done electronically. Your refund is deposited timely, even if you are on vacation or traveling on business.

## General Instructions

If you file an MI-1040CR-7 and are not receiving an energy draft, complete this form to have your check directly deposited into your financial institution account.

Check with your financial institution to (1) make sure it will accept Direct Deposit, (2) obtain the correct RTN and account number, and (3) if applicable, verify that your financial institution will allow a joint refund to be deposited into an individual account.

Direct Deposit requests associated with a foreign financial institution account are classified as International ACH Transactions (IAT). If your income tax refund or credit claim Direct Deposit is forwarded or transferred to a bank account in a foreign country your Direct Deposit will be returned to the Michigan Department of Treasury (Treasury). If this occurs, your refund will be converted to a check and mailed to the address on your tax return. Contact your financial institution for questions regarding the status of your account.

You may also use Direct Deposit if you file an MI-1040, MI-1040CR or MI-1040CR-2. The request for Direct Deposit information is contained on these forms. A separate *Direct Deposit of Refund* (Form 3174), is not required.

### You should NOT file this form if:

- You file an MI-1040CR-7 and an energy draft will be issued or a credit will be sent to your heat provider.
- You are a personal representative filing a return on behalf of a deceased taxpayer.

- You file electronically. Give your RTN and financial institution account number to your tax preparer. This information will become part of the electronic file.

- You completed the Direct Deposit information on the MI-1040, MI-1040CR or MI-1040CR-2.

## Line-by-Line Instructions

**Line 4:** Enter the name of the financial institution where the Direct Deposit will be made.

**Line 5:** Enter the 9-digit RTN. The RTN is usually found between the symbols |: and |: on the bottom of your check (see check sample). The first two digits must be 01 through 12 or 21 through 32.

**Line 6:** Enter your financial institution account number up to 17 characters (both numbers and letters). The account number is usually found immediately to the right of the RTN on the bottom of your check (see check sample). Include hyphens but omit spaces and special symbols. Do not include the check number.

**Line 7:** Type of Account. Check the box for checking or savings.

Richard and Cindy Jones  
123 Main Street  
Anytown, MI 49111

Date: \_\_\_\_\_ 1800

DO NOT ATTACH A CHECK OR CHECK COPY TO THIS FORM

\$ \_\_\_\_\_ Dollars

FINANCIAL INSTITUTION  
Anytown, MI 49111

Do not include check number

Routing Transit Number      Account Number

|: 270000065    |: 300000915    “ ‘ 1800

*The Routing Transit Number and Account Number may appear in a different location on your check.*

## Instructions for Form 3174 Direct Deposit of Refund

### What If There Is a Problem With My Direct Deposit Request

If we are unable to honor your request for Direct Deposit, we will send you a check. Your request for Direct Deposit may be affected by any of the following:

- Your financial institution account is closed.
- Your financial institution rejects the Direct Deposit because you entered an incorrect RTN or account number, or you did not check the correct box for line 7.
- You requested that your refund be deposited into a foreign financial institution or a foreign branch of a U.S. financial institution. The State of Michigan can only make Direct Deposits to financial institutions located in the United States.

You may contact your financial institution or check your monthly statement to find out if your Direct Deposit has been made. Allow at least eight weeks for the processing of your refund before calling your financial institution.

### Tax Assistance

Treasury offers a variety of services designed to assist you and most are available 24 hours a day, seven days a week.

**NOTE:** To obtain information about your account using the Internet and Telephone Options listed, you will need the following information from your return:

- Social Security number of the primary filer (the filer listed first on the return)
- Year of the return
- Adjusted gross income (AGI) or total household resources
- Filing status (single, married filing jointly, married filing separately)

### Internet Options

[www.michigan.gov/incometax](http://www.michigan.gov/incometax)

Find the following information on this Web site:

- Current year tax forms and instructions
- Answers to many tax preparation questions
- Most commonly used tax forms
- Free assistance in preparing your return
- E-file resources
- Other tax resources.

Select “Check Your Tax Refund Status” where you can:

- Check the status of your return
- Check estimated payments you made during the year
- Check the status of letters you have sent to Treasury
- Change your address
- Ask a specific question about your account.

### Telephone Options

**517-636-4486**

#### **Automated Information Service**

With Treasury’s automated phone system, you can:

- Request the status of your refund
- Check the status of letters you have sent to Treasury
- Request information on estimated payments
- Order current tax year forms.

While most questions can be answered by the Automated Information Service, customer service representatives are available from 8 a.m. to 4:30 p.m., Monday through Friday.

Assistance is available using TTY through the Michigan Relay Service by calling 711.