

**REFUND ANTICIPATION LOAN ACT (EXCERPT)**  
**Act 67 of 2009**

**446.135 Refund anticipation loan; certain conduct by facilitator prohibited.**

Sec. 5. A facilitator that facilitates or offers to facilitate a refund anticipation loan shall not do any of the following:

- (a) Require a consumer to enter into a refund anticipation loan arrangement in order to complete a tax return.
- (b) Misrepresent a material factor or condition of granting a refund anticipation loan.
- (c) Fail to process the application for a refund anticipation loan after an applicant applies for the refund anticipation loan.
- (d) Engage in any fraudulent transaction, practice, or course of business with any person in connection with a refund anticipation loan.

**History:** 2009, Act 67, Imd. Eff. July 9, 2009.