

Section 1. Minnesota Statutes 2010, section 290.0671, subdivision 4, is amended to read:

Subd. 4. **Credit refundable.** If the amount of credit which the claimant is eligible to receive under this section exceeds the claimant's tax liability under this chapter, the commissioner shall refund the excess to the claimant. The commissioner, to the extent feasible, must work with resident depository institutions, as that term is defined in section 80A.41, to establish a protocol under which taxpayers receiving a refund under this subdivision and do not currently have a checking or savings account with a depository institution are encouraged to establish an account with a depository institution and have the refund directly deposited in the account.