

PAY NOTHING OUT-OF-POCKET WITH A REFUND ANTICIPATION CHECK

When filing your Federal or State taxes you can use a Refund Anticipation Check to pay for your tax preparation fees without having to pay up front. It's a convenient way to get your refund.

- You can choose to receive your refund proceeds, minus tax preparation and processing fees, on an H&R Block Emerald Prepaid Mastercard^{®110}, via a physical check or deposited to an existing account.
- State RAC is disbursed using the same method you chose for your Federal RAC
- Typically receive your funds within 21 days.
- Email alerts when funds are available.
- Federal RAC Fee \$34.95
State RAC Fee \$13.00
(Additional \$20 fee for a paper check)

Refund Anticipation Check (RAC) is provided by H&R Block Bank, a Federal Savings Bank, member FDIC. Fees apply. You must meet legal requirements for opening a bank account. A RAC is a bank deposit, not a loan, and is limited to the size of your refund less applicable fees. You can electronically file your return and receive your refund without a RAC, a loan or extra fees. H&R Block Maine License Number: FRA2. Available at participating offices. ©2013 HRB Tax Group, Inc.

Find An Office

Enter your city and state or zip code to find an office near you.

Your Refund, Your Way

Put your refund on an Emerald MasterCard[®] for easy and convenient spending.



Need Live Support? 1-800-HRBLOCK (1-800-472-5625) or Find An Office (</offices/mobile-find-an-office.html>)

▼ **Offer Details and Disclosures**

Financial Services:

110. The H&R Block Emerald Prepaid MasterCard is issued by H&R Block Bank, a Federal Savings Bank, Member FDIC, pursuant to a license from MasterCard International Incorporated. Additional fees, terms and conditions apply. MasterCard is a registered trademark of MasterCard International Incorporated. Not available at all locations and to all applicants. Consult your cardholder agreement for details on fees, terms and conditions. ©2013 HRB Tax Group, Inc.
111. Emerald Rewards are usually instant, but may take up to 48 hours. Rewards are in the form of a cash credit loaded onto the card and are subject to applicable withdrawal/cash back limits. Merchants/Offerers vary.
112. For a full schedule of Emerald Card fees, see your Cardholder agreement
113. Payroll, unemployment, government benefits and other direct deposit funds are available on effective date of settlement with provider. Please check with your employer or benefits provider as they may not offer direct deposit or partial direct deposit. Faster access to funds is based on comparison of traditional banking policies for check deposits versus electronic direct deposit.
114. Fees apply to Emerald Card bill pay service.
115. H&R Block Emerald Advance® line of credit and H&R Block Emerald Savings® are offered through, and H&R Block Emerald Prepaid MasterCard is issued by, H&R Block Bank, a Federal Savings Bank, Member FDIC. Line of credit is subject to credit and underwriting approval. Fees apply. If you apply and qualify for an Emerald Advance, H&R Block Bank may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. Products offered only at participating offices. MasterCard is a registered trademark of MasterCard International Incorporated.
116. See: Bankrate.com May 7 2012 study on prepaid debit card fees.
117. If you use your Emerald Card at an ATM not owned by us for any transaction, including a balance inquiry, you may be charged an additional surcharge fee by the ATM operator even if you do not complete a withdrawal. Surcharge fees are generally \$1.50 to \$3.00. When you use an Allpoint ATM, you avoid this fee. ATM fees noted in your cardholder agreement still apply.
118. Emerald Card Retail Reload Providers may charge a convenience fee. Any Retail Reload Fee is an independent fee assessed by the individual retailer only and is not assessed by H&R

Block Bank.

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120. H&R Block does not charge a fee for Emerald Card mobile updates; however standard text message fees may apply.
121. US MasterCard Zero Liability does not apply to commercial accounts (except for small business card programs) or ATM locations, or to PIN transactions not processed by MasterCard.
122. Requires purchase of a Refund Anticipation Check (RAC), for which a temporary bank account is required and fees apply. See RAC Application for full terms and conditions. Refund Anticipation Check (RAC) is provided by H&R Block Bank, a Federal Savings Bank, member FDIC. Fees apply. You must meet legal requirements for opening a bank account. A RAC is a bank deposit, not a loan, and is limited to the size of your refund less applicable fees. You can electronically file your return and receive your refund without a RAC, a loan or extra fees. H&R Block Maine License Number: FRA2. Available at participating offices.
123. Availability of Refund Anticipation Check (RAC) funds vary by state. Funds will be applied to your selected method of disbursement once they are received from the state taxing authority.
124. Fees apply. Check to Card service not available to all cardholders. Some checks may not be accepted or approved. Funds not available until check is approved. Initial use may require additional time for check processing. See User Agreement for details.
125. The Rapid Reload logo is a trademark owned by Wal-Mart Stores. Inc. Rapid Reload not available in VT and WY. Fees apply. Check cashing fees may also apply. Check cashing not available in NJ, NY, RI, VT and WY.
126. If approved, you could be eligible for a credit limit between \$350 and \$1,000.
127. Minimum monthly payments apply. Line balance must be paid in full by February 15 each year. Year-round access may require Emerald Savings[®] secured.
128. Fees apply when making cash payments through MoneyGram[®] or 7-11[®]
129. Please consult your tax professional for further information regarding eligibility, tax-deductibility of Traditional IRA contributions, tax-deferred/tax-exempt interest, limitations and tax consequences of distributions for college expenses and first-time home purchases, and additional IRS rules governing both Traditional and Roth IRAs. Severe penalties may be imposed for contributions and distributions not made in accordance with IRS rules.
130. Interest accrues daily and is credited monthly. Minimum opening deposit was \$300 or a monthly direct deposit of \$25. No minimum balance is required to obtain the stated APY. All fees and rates are subject to change after account opening. Annual Percentage Yield

(APY) effective as of November 21, 2013 at 20:13 PM CST and is subject to change without prior notice. Unless exception applies, a 10% IRS early distribution penalty if withdrawn prior to age 59½ will apply. Fees may reduce earnings on the account. If you close your account prior to the crediting of interest, you will not receive the accrued interest. See fee disclosure and account agreement for details.



Search

Available
Total

132. A qualifying Signature Purchase is any valid retail Signature Purchase made on your Emerald Card during the Promotional Period AFTER you have exceeded a total of \$100.00 in purchases. A Signature Purchase occurs when you select "credit" and/or sign your name to complete the transaction instead of entering your PIN. Emerald Cash Back payments will be applied to your Card in the form of a one-time load on or about June 30, 2014.
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