

H&R Block Offers Emerald Advance of up to \$1,000 to Qualified Applicants

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Consumers Can Apply for Year-Round Line of Credit to Use as They Need It

KANSAS CITY, MO -- (Marketwired) -- 11/23/15 -- [The H&R Block Emerald Advance®](#)(1), a year-round line of credit, is now available for qualified applicants who apply at participating H&R Block (NYSE: HRB) offices. Approved applicants are eligible for a credit limit between \$350 and \$1,000.

"H&R Block's Emerald Advance allows consumers to have access to a year-round line of credit for things they need," said Greg Steinlicht, vice president of H&R Block financial services. "When used with our Emerald Prepaid MasterCard®, which recently was named the No. 2 overall prepaid card by a [leading consumer group and publication](#), and our award-winning [Emerald Card Mobile Banking™ app](#), consumers can achieve greater financial freedom."

The [H&R Block Emerald Advance®](#) offers consumers the ability to repeatedly borrow and repay money, with one of the key benefits being that they pay only the interest charges on the amount borrowed. The maximum credit limit for individual applicants is determined by the bank after the application is approved.

To apply for the Emerald Advance, current H&R Block clients need to bring a current earnings statement, a valid, unexpired government-issued photo identification card (e.g., a driver's license) and their H&R Block Emerald Prepaid MasterCard® if they have one. New clients also must bring proof of their current address, which could be a recent bill or bank statement.

The balance of the line of credit is paid in monthly payments of \$25 or 4 percent of the outstanding balance, whichever is greater, and must be paid down to zero by February 15. Payments can be made by check, debit card or their H&R Block Emerald Prepaid MasterCard®, and cash payments at various retail outlets. Though not available for monthly payments, clients who return to H&R Block for tax preparation may direct a portion of their tax refund to pay their balance down to zero.

For additional details, visit the [H&R Block Emerald Advance®](#) website or call 855-294-5827. Consumers can find an H&R Block location near them by calling 800-HRBLOCK or visiting www.hrblock.com.

^[1]H&R Block Emerald Advance® line of credit and H&R Block Emerald Savings® offered through BofI Federal Bank, Member FDIC. H&R Block Emerald Prepaid MasterCard® issued by BofI Federal Bank pursuant to a license by MasterCard International Incorporated. All products subject to ID verification. Line of credit subject to credit and underwriting approval. Fees apply. Products offered at participating offices. Promotional period 11/19/2015 - 1/8/2016. Emerald Financial Services, LLC is a registered agent of BofI Federal Bank. MasterCard is a registered trademark of MasterCard International Incorporated. Emerald Advance is a tax refund-related credit product and Emerald Card is a tax refund-related deposit product. OBTP# B13696 ©2015 HRB Tax Group, Inc.

About H&R Block

H&R Block, Inc. (NYSE: HRB) is the world's largest consumer tax services provider. More than 680 million tax returns have been prepared worldwide by and through H&R Block since 1955. In fiscal 2015, H&R Block had annual revenues of nearly \$3.1 billion with 24.2 million tax returns prepared worldwide. Tax return preparation services are provided by professional tax preparers in approximately 12,000 company-owned and franchise retail tax offices worldwide, and through H&R Block tax software products. H&R Block also offers adjacent Tax Plus products and services. For more information, visit the H&R Block Newsroom at <http://newsroom.hrblock.com/>.

About BofI Federal Bank

BofI Federal Bank is a federally chartered, FDIC insured, full-service bank that provides a wide variety of deposit

accounts, as well as financing for single and multifamily residential properties, small-to-medium size businesses in target sectors, and select specialty finance receivables. With approximately \$6.3 billion in assets, BofI Federal Bank provides consumer and business banking products through its low-cost distribution channels and affinity partners. BofI Holding, Inc. (NASDAQ: BOFI) is the holding company for BofI Federal Bank. BofI Holding, Inc.'s common stock is listed on the NASDAQ Global Select Market under the ticker symbol BOFI and is a component of the Russell 2000[®] Index and the S&P SmallCap 600[®] Index. For more information regarding BofI Federal Bank, please visit www.bofifederalbank.com.

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