

H&R Block Extends Emerald Advance Offer

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Line of Credit up to \$1,000 Seen as Lifeline for Many Consumers

KANSAS CITY, MO -- (MARKETWIRE) -- 01/15/13 -- H&R Block (NYSE: HRB) announced today it will extend its Emerald Advance line of credit offer through Jan. 24. Due to consumer need and limited options for unbanked consumers to obtain credit, H&R Block will continue to accept applications from current and new clients in more than 10,000 participating offices nationwide.

Funds drawn on this line of credit are loaded to the award-winning Emerald Prepaid Mastercard[®], which recently announced instant cash rewards and instant access to funds via mobile check-to-card loads.

Holiday bills and winter-time utility bills are often the reasons consumers obtain an H&R Block Emerald Advance. No W-2 is required to apply for the Emerald Advance. Consumers can use a recent pay stub and don't have to be a current H&R Block client. The revolving line of credit also is a great way for many consumers to establish good credit, which could lead to additional financial benefits.

"We recognize consumers are feeling the financial pinch," said Susan Ehrlich, president of H&R Block's financial services. "As paychecks decrease with the expiration of the payroll tax holiday, economic times are getting even tougher. The Emerald Advance provides a life line to make ends meet."

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. "Prior Clients" are H&R Block Bank customers in good standing (except those with an IRA only) and individuals who paid H&R Block or its franchisee for assisted 2011 tax return preparation (which includes an amended return). ©2013 HRB Tax Group, Inc.

Emerald Cash Rewards are usually instant but may take up to 48 hours. Merchants/offers vary. Standard text message fees may apply for text alerts. Check to Card service not available to all cardholders. Some checks may not be accepted or approved and fees apply. Funds not available until check is approved. Initial use may require additional time for check processing, see User Agreement for details.

About H&R Block

H&R Block, Inc. (NYSE: HRB) is the world's largest tax services provider, having prepared more than 600 million tax returns worldwide since 1955. In fiscal 2012, H&R Block had annual revenues of \$2.9 billion and prepared 25.6 million tax returns worldwide. Tax return preparation services are provided in [*company-owned*](#) and [*franchise*](#) retail tax offices by nearly 100,000 professional tax preparers, and through H&R Block At Home[™] digital products. H&R Block Bank provides affordable banking products and services. For more information, visit the [*H&R Block Online Press Center*](#).

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