

Emerald Advance is here -- you could get a line of credit up to \$1000 TODAY

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KANSAS CITY, MO -- (Marketwired) -- 11/29/16 -- Since 2007, the [H&R Block Emerald Advance® line of credit](#) has helped hundreds of thousands of consumers borrow and pay back millions of dollars to improve their financial situations. Continuing this tradition, the [Emerald Advance](#) application launched nationally on November 21 for consumers to apply at any participating H&R Block tax office. Approved applicants are eligible for an unsecured credit limit between \$350 and \$1,000 through the paydown date of February 15th. Borrowers who pay their line balance down to zero, retain their account in good standing and meet other applicable approval conditions (i.e. secure the line via deposit to their Emerald Savings account) may maintain their line of credit year-round.

"H&R Block saw an opportunity nine years ago to provide consumers with access to a year-round line of credit to improve their financial situation," said Greg Steinlicht, Vice President of H&R Block Financial Services. "We're happy to continue to provide this valuable credit option to consumers and assist further by loading the draws on their H&R Block Emerald Prepaid MasterCard®."

The Emerald Advance is originated by BofI Federal Bank. Upon application, the bank will determine approval based on standard underwriting criteria. Since draws from the Emerald Advance are loaded to the consumer's Emerald Card, approved applicants typically leave the office with the first draw already on their Emerald Card and ready to spend as they see fit.

To apply for the Emerald Advance, clients must 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, to a participating H&R Block tax office.

Monthly payments of \$25 or 4 percent of the outstanding balance, whichever is greater, are required. In addition, the balance must be paid down to zero by February 15 each year. Payments to the Emerald Advance can be made by check, debit card or their Emerald Card. Cash payments are also accepted at various merchants though the merchants may assess a fee for such services. Though not available for monthly payments, clients who return to H&R Block for tax preparation may choose to direct a portion of their tax refund to pay their balance down to zero on or by February 15.

"As consumers begin to plan for end-of-year expenses, holidays and other financial needs, the [Emerald Advance](#) provides consumers with a valuable option for achieving greater financial freedom," says Steinlicht.

For additional details, visit the [Emerald Advance](#) website. Consumers wishing to make an appointment to apply or just locate a participating office can find an H&R Block location near them [online](#) or by calling 800-HRBLOCK.

About H&R Block

H&R Block, Inc. (NYSE: HRB) is a global consumer tax services provider. 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 for the DIY consumer. H&R Block also offers adjacent Tax Plus products and services. In fiscal 2016, H&R Block had annual revenues of over \$3 billion with 23.2 million tax returns prepared worldwide. For more information, visit the H&R Block Newsroom at <http://newsroom.hrblock.com/>.

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 11/17/2016 - 12/30/2016. 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

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