

IMPORTANT INFORMATION REGARDING YOUR H&R BLOCK EASY IRA

FDIC Insurance. When you start an H&R Block Easy Individual Retirement Account (IRA) your money will be automatically invested into an interest-bearing FDIC-insured money market account, with up to \$250,000 of FDIC insurance. If you have questions regarding FDIC coverage you may call FDIC Consumer affairs at 1.800.934.3342.

Interest Rate. Each account will be paid a rate of interest determined by H&R Block Bank. At H&R Block Bank's discretion and based on market conditions, rates may change at any time. Current rates and other important account information can be found at www.hrblock.com/easyproducts. Interest accrues daily and is credited monthly from the date of deposit to the last full day before withdrawal. If you close your account before interest is credited, you will not receive the accrued interest. To the extent the account is subject to any account fees, the overall earnings on the account will be reduced.

Deposits. The minimum initial IRA deposit is \$300 with no minimum for subsequent deposits. The \$300 minimum balance to open may be waived via initiation of a monthly systematic investment of \$25 or more at account opening.

Withdrawals. You may make withdrawals at any time, in any amount. *Withdrawals may be subject to tax and/or a 10% penalty for early withdrawal.*

Statements. Statements will be mailed annually, in January of each year.

Additional Terms and Conditions. Each deposit is solely the obligation of the Bank. H&R Block Bank can close an account at our sole discretion. Your deposit will be in book entry format; therefore, you will not receive a passbook or a certificate.

H&R Block Easy IRA Fees *

Account Set Up	\$0	Statement Duplicate Copy	\$3
Minimum Initial Investment	\$300	Wire Transfer Out	\$15
Recontribution	\$0	Withdrawals By Mail	\$0
Account Termination	\$25	Priority Check Disbursement	\$25
Annual Account Maintenance	\$0	Transfer funds to another	
Returned Check/ACH	\$20	Financial Institution	\$15

* Fees are subject to change

H&R Block Bank, a Federal Savings Bank, member FDIC.