



**H&R BLOCK®**

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**Facts: H&R Block Emerald PrePaid MasterCard®**

**Quoteable**

*“H&R Block’s Emerald Card is like a bank in our clients’ pockets.”*

--Kevin Morrison, assistant vice president, H&R Block Card Programs

**By the Numbers**

- H&R Block loaded 2.9 million Emerald Cards last tax season.
- The Emerald Card can save consumers without a bank account more than \$500 a year in check-cashing fees.
  - 40 million U.S. households are underbanked
- The Emerald Card has saved 2.9 million cardholders a total of \$76 million in check-cashing fees.
- A growing number of college students are using prepaid debit cards as a safe way to learn how to budget – without accruing debt.

**BlockTalk**

- H&R Block’s Emerald Card gives clients a safe and convenient way to access their money and can also provide access to a savings account.
- The Emerald Card enables clients to:
  - Load their tax refund or loan proceeds onto the card at the tax desk – for free
  - Have their payroll direct deposited – for free
  - Access an H&R Block Emerald Savings® account or access the funds drawn from their H&R Block Emerald Advance® line of credit
  - Avoid check-cashing fees
  - Use the card wherever MasterCard debit cards are accepted
  - Access cash through more than 1 million ATMs worldwide
  - Check balances online, on their phone or with text messaging.

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