

Table 1: Sample RAL

Sample Loan Amount	Refund Account Fee*	Refund Anticipation Loan (RAL)			
		APR**	Finance Charge	Total Fees Emerald Card	Total Fees Bank Check
					Includes \$20 Check Processing Fee*
200	29.95	36%	2.14	32.09	52.09
500	29.95	36%	5.36	35.31	55.31
750	29.95	36%	8.04	37.99	57.99
1000	29.95	36%	10.73	40.68	60.68
1500	29.95	36%	16.09	46.04	66.04
2000	29.95	36%	21.46	51.41	71.41
3000	29.95	36%	32.19	62.14	82.14
4000	29.95	36%	42.92	72.87	92.87
5000	29.95	36%	53.65	83.60	103.60
9999	29.95	36%	107.28	137.23	157.23

** APR is an estimate.

Table 2: Timeline

Filing/Money Options	Timing*	Tax Preparation Fee Required Up Front?
Paper Return IRS Mailed Check	6-8 weeks**	Yes
Paper Return IRS Direct Deposit to Your Bank Account	5-7 weeks**	Yes
E-Filed Return IRS Mailed Check	15 – 22 days**	Yes
E-Filed Return IRS Direct Deposit to Your Bank Account	8-15 days**	Yes
E-Filed Return Refund Anticipation Check Check or Emerald Card	8-15 days***	No
E-Filed Return Refund Anticipation Loan Check or Emerald Card	1-2 days***	No

*These are approximate times based on www.irs.gov and other available information. **IRS does not guarantee a specific date that refunds will be received. ***H&R Block and HSBC do not guarantee a specific date for availability of money.

Table 3: IRS Refunds and RAL Amounts

This illustrates a typical Refund Anticipation Loan on an H&R Block Emerald Card. Starting with the amount of your refund, the bank will deduct tax preparer fees, Refund Account Fee and bank finance charges. You will receive the remainder as your loan proceeds.

Anticipated Refund	\$3,000.00
Minus Tax Preparer Fees	- 165.00
Minus Bank Refund Account Fee	- 29.95
Minus Bank Finance Charge	- 32.19
Amount Received as a RAL on a Card	\$2,772.86
Annual Percentage Rate (APR)	36%



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