

## List of all fees for H&R Block Emerald Prepaid Mastercard®

All fees	Amount	Details
<b>Add money</b>		
Cash reload	\$4.95	Fees of up to \$4.95 may apply when reloading your Card Account at authorized retail reload providers. These fees may vary based on location and are assessed by the reload provider. Locations may be found by logging in at <a href="http://www.hrblock.com/emeraldcard">www.hrblock.com/emeraldcard</a> .
Check to Card – 10 Day Funding (Funds in Days)	\$0	
Check to Card – Expedited Funding (Funds in Minutes)	4%	Fees of up to 4% of the check amount, based on accepted check type. This fee is reduced to 2% for pre-printed payroll and government checks with printed signature. Minimum fee of \$2.
<b>Spend money</b>		
Per purchase	\$0	
Bill payment (electronic or check)	\$0.95	Bill pay available when you log in at <a href="http://www.hrblock.com/emeraldcard">www.hrblock.com/emeraldcard</a> or using the MyBlock™ mobile app. Regular electronic bill pay transactions will be completed within approximately 2 business days. If we have to mail a paper check, we will process the bill pay transaction within approximately 2 business days, plus additional time for mailing.
Expedited delivery for bill payment (electronic)	\$2.00	Expedited electronic bill pay transactions will be completed within approximately 1 business day. \$2 delivery fee is additional to \$0.95 bill payment fee.
Expedited delivery for bill payment (check)	\$15.00	Expedited bill pay transactions will be completed within approximately 2 business days if we have to mail a paper check to pay your bill. \$15 delivery fee is additional to \$0.95 bill payment fee.
<b>Get cash</b>		
Cash back at store	\$0	We do not charge a fee for requests for funds from your Card Account at a merchant. However, you may be charged a fee at the POS by the merchant processing the transaction.
ATM withdrawal	\$3.00	This is our fee. You may also be charged an additional fee by the ATM operator, even if you do not complete a transaction.
Over the counter withdrawal	\$35.00	This is our fee for an over the counter withdrawal at a financial institution.
Request check or one-time ACH	\$0	
<b>Information</b>		
Customer service	\$0	No fee for calling a live agent or our automated customer service line. No fee for online customer service. No fee for mobile customer service, but standard text message fees and data rates imposed by your service provider may apply.
ATM balance inquiry	\$1.50	This is our fee. You may also be charged an additional fee by the ATM operator.
<b>Other</b>		
ATM decline	\$1.50	This is our fee. You may also be charged an additional fee by the ATM operator.
Inactivity	\$4.95	You will be charged \$4.95 each month after you have not completed a transaction using your Card for 60 days. Fees do not count as a transaction.
Replacement Card (regular delivery)	\$0	No fee for regular mail delivery or in an H&R Block office.
Replacement Card (expedited delivery)	\$35.00	

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to Axos Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Axos Bank fails. See [fdic.gov/deposits/prepaid.html](http://fdic.gov/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Axos Bank by calling 1-866-353-1266, by mail at Cardholder Customer Service, PO Box 10170, Kansas City, MO, 64171, or visit [www.hrblock.com/emeraldcard](http://www.hrblock.com/emeraldcard).

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid).

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](http://cfpb.gov/complaint).