Use the line of credit year-round

If you pay your balance down to zero by February 15 each year and meet other requirements, you could have access to your line of credit year-round for unexpected expenses and other credit needs.

**NOVEMBER – JANUARY:**
APPLY FOR THE EMERALD ADVANCE℠

- Be prepared for unexpected expenses.
- Tap into extra funds as needed.
- Same-day access to funds upon approval.

**NOVEMBER – JANUARY:**
USE YOUR LINE OF CREDIT AND MAKE MONTHLY PAYMENTS

Draw available funds/credit from your line of credit at www.hrblock.com/emeraldcard or log into the MyBlock App.

- Each month, you will receive a monthly statement notifying you of your minimum payment amount and due date.
- You must make on-time monthly payments as one of the requirements for year-round access.

**JAN. 27 – FEB. 15:**
ANNUAL RESTING PERIOD AND REQUIRED PAY DOWN TO ZERO BY FEB. 15

To ensure you are not using short-term credit to meet long-term obligations:

- There is an annual resting period from Jan. 27 - Feb. 15 in which draws cannot be made from your line of credit.
- There are multiple methods to pay down including if you choose to have your taxes prepared by H&R Block, you may specifically direct that portion of your tax refund be used to pay down your Emerald Advance.

**FEB. 16 – NOVEMBER:**
USE YOUR LINE OF CREDIT YEAR-ROUND, IF YOU’VE MET REQUIREMENTS

- Make on-time monthly payments.

**APRIL 1:**
IF APPLICABLE, OPEN AND FUND AN H&R BLOCK EMERALD SAVINGS ACCOUNT TO SECURE YOUR EMERALD ADVANCE.

*If approved for an H&R Block Emerald Advance®, your credit limit could be between $350–$1,000.

H&R Block Emerald Advance℠ line of credit, H&R Block Emerald Savings® and H&R Block Emerald Prepaid Mastercard® are offered by MetaBank®, N.A., Member FDIC. Cards issued pursuant to license by Mastercard International Incorporated. Emerald Advance®, is subject to underwriting approval with available credit limits between $350–$1000. Fees apply. Offered at participating locations. Promotional period 11/9/2020 – 1/9/2021. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. OBTP# B13696 ©2020 HRB Tax Group, Inc.