

Use your Emerald AdvanceSM line of credit year-round.

If you pay your balance down to \$0 by Feb. 15 each year and meet other requirements, you could have access to your line of credit year-round for unexpected expenses and other needs.



Nov. 15, 2022 – Jan. 7, 2023

APPLY FOR THE EMERALD ADVANCESM LINE OF CREDIT.

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



Nov. – Jan.

USE YOUR LINE OF CREDIT AND MAKE MONTHLY PAYMENTS.

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

- Each month, you'll receive a monthly statement notifying you of your required minimum payment amount and due date.
- One requirement for year-round eligibility is to make on-time minimum monthly payments.



Jan. 27 – Feb. 15

ANNUAL RESTING PERIOD AND REQUIRED PAY DOWN TO \$0 BY FEB. 15.

This ensures you're not using short-term credit to meet long-term obligations:

- There is an annual resting period from Jan. 27 – Feb. 15 during which draws cannot be made from your line of credit.
- There are multiple ways to pay down your Emerald Advance. For instance, if you choose to have your taxes prepared by H&R Block, you can use a portion of your tax refund to pay down your line of credit.



After Feb. 16

CONTINUE USING YOUR LINE OF CREDIT YEAR-ROUND, IF YOU'VE PAID DOWN TO \$0 BY 2/15 AND MEET THESE REQUIREMENTS.

- **Approved Unsecured**
 - Made and continue to make on-time monthly payments.
- **Approved Savings-secured**
 - Made and continue to make on-time monthly payments.
 - Open and/or fund your Emerald Savings account for year-round access

***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 Pathward, N.A., Member FDIC. Cards issued pursuant to license by Mastercard International Incorporated. Emerald AdvanceSM, is subject to underwriting approval with available credit limits between \$350-\$1000. Fees apply. Offered at participating locations. Promotional period 11/15/2022 – 1/7/2023. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. OBTP# B13696 ©2022 HRB Tax Group, Inc. †Access to the line is dependent on when the savings account is funded. Savings account must be funded by April 1.

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