

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. 26 – 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. 26 - Feb. 15 in which draws cannot be made from your line of credit.
- There are multiple methods to pay day down including if you choose to have your taxes prepared by H&R Block, you may specifically direct that a 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 THE REQUIREMENTS ON THIS PAGE



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