

Refund Deposit Account Disclosure

What You Need to Know About Refund Deposit Accounts

Before You Apply

- A Refund Deposit Account is not a loan, but is a bank deposit product that requires that we open a bank account for you. A Refund Deposit Account enables those who select it to direct the payment of tax preparation and other fees from their income tax refund.
- You may file your federal income tax return electronically without obtaining a Refund Deposit Account, loan or other bank product and without any additional costs.
- You may receive a check or refund deposit directly from the IRS without obtaining a Refund Deposit Account or any other bank product and without incurring any additional costs.
- If you claim the earned income tax credit (EITC), the cost of a Refund Deposit Account, if applicable, will be deducted from your tax refund and will reduce your EITC benefit by the amount of the Refund Deposit Account fee. You may obtain the full EITC benefit if you do not take a Refund Deposit Account.

Your Options For Receiving Your Tax Refund

- If you file a paper tax return by U.S. Mail and elect to receive your tax refund through the U.S. Mail, you can expect your refund in six to eight weeks after IRS acceptance*.
- If you file your tax return electronically and elect to receive your tax refund through the U.S. Mail, you can expect your refund in 21 to 28 days after IRS acceptance*.
- If you file your tax return electronically and elect to receive your tax refund on your H&R Block Emerald Prepaid MasterCard®, another pre-paid debit card owned by you, or your personal bank account, you can expect your refund within 21 days after IRS acceptance*. If you choose this option, you will be responsible for paying your tax preparation and other fees today.
- For 2013, the fee for a Refund Deposit Account is \$24.95 if you choose the Emerald Card® or \$32.95 if you choose to have your proceeds direct deposited into your personal bank account. The availability of your Refund Deposit Account depends on when the IRS issues your tax refund, but is typically within 21 days after IRS acceptance*. Your tax preparation and other fees are not due until our services are complete, which will be when your Refund Deposit Account funds are delivered to you.

Filing Options and Timeline

Filing/Money Options	Refund Account Fee	Timing*	Tax Preparation Fee Required Today?
Paper Return IRS Mailed Check	None	6-8 weeks**	Yes
Paper Return IRS Direct Deposit to Your Bank Account	None	5-7 weeks**	Yes
E-Filed Return IRS Mailed Check	None	21-28 days**	Yes
E-Filed Return IRS Direct Deposit to Your Bank Account or Emerald Card	None	Within 21 days**	Yes
E-Filed Return Refund Deposit Account on Emerald Card	\$24.95	Within 21 days***	No
E-Filed Return Refund Deposit Account to Your Bank Account	\$32.95	Within 21 days***	No

*These are approximate times based on www.irs.gov and other available information.

**After e-file acceptance. IRS does not guarantee a specific date that refunds will be received.

***H&R Block does not guarantee a specific date for availability of money.

Debt

- When applying for a Refund Deposit Account, H&R Block Bank can and will determine if you have outstanding prior year tax preparation fee debt and certain other debt owed to H&R Block Bank or its affiliates.
- You should determine whether you have such debt prior to applying for a Refund Deposit Account. You may obtain additional information on outstanding unpaid debt by calling 1-877-934-1328. By signing a Refund Deposit Account application, you authorize and direct H&R Block Bank to deduct any amounts necessary to repay such outstanding debts.

Denials / Cancels

- Your Refund Deposit Account application can be denied or cancelled. If so, the fees in connection with the application will be refunded to you. However, if your Refund Deposit Account application is denied or cancelled you will still be responsible for paying the tax preparation and other fees for services provided by H&R Block.

Other

- H&R Block Bank offers low cost direct deposit accounts. To obtain more information, please visit **<http://www.hrblockbank.com>**
- The Federal government offers a wide variety of financial advice. To obtain more information, please visit **<http://www.mymoney.gov>**
- You may want to consider changing your income tax withholding, which could result in more income to you during the year and avoid having to wait for your income tax refund. Please visit **www.irs.gov** to locate the IRS Withholding Calculator and calculate your revised Federal income tax withholding amount.
- If you have any questions related to your Refund Deposit Account, please call H&R Block at **1-800-472-5625**.
- If you have any questions related to your Emerald Card, please call H&R Block at **1-866-353-1266**.

Important Disclosure: Banking services, including Refund Deposit Account and H&R Block Emerald Savings® offered through and H&R Block Emerald Prepaid MasterCard issued by H&R Block Bank, a Federal Savings Bank, Member FDIC. Fees may apply. Products available only at participating offices. MasterCard is a registered trademark of MasterCard International Incorporated. Emerald Card is a trademark of HRB Innovations, Inc. ©2012 HRB Tax Group, Inc.