

(e) Card and Card Account Fees.

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

All fees	Amount	Details
Add money		
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 and may be subject to change without notice. Locations may be found by logging in at www.hrblock.com/emeraldcard .
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.
Spend money		
Per purchase	\$0	
Get cash		
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	\$3.50	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	1.5%	Of the withdrawal amount. This is our fee for an over the counter withdrawal at a financial institution.
Request check or one- time ACH	\$0	
Information		
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	\$1.00	This is our fee. You may also be charged an additional fee by the ATM operator.
Other		
ATM decline	\$0	
Inactivity	\$9.95	You will be charged \$9.95 each month after you have not completed a transaction 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)	\$15.00	

Your funds are eligible for FDIC insurance on a pass-through basis, subject to applicable limitations, restrictions, and requirements for such FDIC pass-through insurance. Your funds will be held at Pathward, an FDIC-insured institution, or placed by Pathward as custodian of your funds at one or more FDIC-insured Program Banks. In either event, your funds are insured up to \$250,000 by the FDIC if the institution holding them fails. See Section 4 for more information. See also fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact Customer Service 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.

For general information about prepaid accounts, visit 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.