# Email 1 – Free Check to Card when you participate in survey

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| Subject Line | It’s your lucky day. See inside for a great offer! |
| Pre-header | Save with this limited time offer from Emerald Card.  View this email in your web browser  SIGN IN TO YOUR ACCOUNT > |
| Headline | GET YOUR CHECK-TO-CARD FEES REFUNDED  WHEN YOU COMPLETE OUR SURVEY.  *For a limited time only!* |
| OFFER MODULE | ❶ **Use Check-to-Card1 in August2**  ❷ **Take a short survey by August 31st**  ❸ **Get the fees back in September** |
| CTA | **GET READY, GO!**  Download app for iPhone or iPad  Download app for Android |
| COPY MODULE | **Here’s the Deal**  Use the Emerald Card Mobile Banking App™ to load check funds to your H&R Block Emerald Prepaid MasterCard® as many times as you like in the month of August. Get the funds in minutes!  **All We Ask Is …**  Take a short survey about your experience. When you submit the survey, any Check-to-Card fees you incur during August will be refunded to your Emerald Card on September 15th.  SAVE THIS EMAIL  *Please use Check-to-Card at least once,  then tell us how you liked it by August 31st.*  **Take the survey** |
| Banner | [Paybefore Awards logo] [Social icons] |
| Footer | 1 The Check-to-Card service is provided by First Century Bank, N.A., and Ingo Money, Inc., subject to the First Century Bank and Ingo Money Terms and Conditions and Privacy Policy. The Check-to-Card service is not available to all cardholders. Approval review usually takes 3 to 5 minutes but can take up to one hour. All checks are subject to approval for funding in Ingo Money’s sole discretion. Fees apply for approved Funds in Minutes transactions funded to your card. Unapproved checks will not be funded to your card. Funds are not available and are not FDIC insured until loaded to your card. Ingo Money reserves the right to recover losses resulting from illegal or fraudulent use of the Check-to-Card service. Your wireless carrier may charge a fee for data usage. Additional fees, terms and conditions associated with the funding and use of your card are detailed in your cardholder agreement.  2 Receive a one-time credit to your card account for all eligible Check-to-Card transaction fees you incur in August 2015, if you complete the applicable online survey by August 31, 2015. Account credit will be applied on or about September 15, 2015. Your Emerald Card must be open and in good standing in order to receive the account credit. Account credit may be reduced by the amount of any fees assessed for Check-to-Card transactions that are reversed or cancelled. Offer is subject to change at any time.  The H&R Block Emerald Prepaid MasterCard® is issued by H&R Block Bank, a Federal Savings Bank, Member FDIC, pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated. Not available at all locations and to all applicants. Additional fees, terms and conditions apply. ID verification required. Consult your Cardholder Agreement for details on fees, terms and conditions. ©2015 HRB Tax Group, Inc.  Add reply.bank@sendtax.hrblock.com to your address book to ensure delivery.  Unsubscribe | Privacy Notice | hrblock.com/financial-services | Profile Center | 1-866-353-1266  H&R Block World Headquarters  Attn: Email Marketing  One H&R Block Way, Kansas City, MO 64105  ©2015 HRB Tax Group, Inc.  All Rights Reserved.  %%Email\_ID%% |

# Email 2 – Survey reminder

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| Subject Line | Reminder: take the survey |
| Pre-header | Get your Check-to-Card fees refunded – take the survey now!  View this email in your web browser  SIGN IN TO YOUR ACCOUNT > |
| Headline | DON’T FORGET THE SURVEY  AND WE’LL REFUND THE FEES |
| Copy | Thanks for using Check-to-Card. Don’t forget – to get your fees refunded, we need you to complete our short, simple survey by August 31st.1 |
| CTA | Take the survey now > |
| Banner | [Paybefore Awards logo] [Social icons] [iTunes store logo] [Android market logo] |
| Footer | 1 Offer valid for named recipient only, offer is void if forwarded. Promotional Period is August 1 - 31, 2015. You will receive a one-time account credit on your Emerald Card on or around September 15, 2015 for all eligible Check-to-Card transaction fees incurred during the Promotional Period. Survey must be completed by August 31st. Your Emerald Card must be open and in good standing in order to receive the account credit. This offer is subject to the terms of your Emerald Card Cardholder Agreement, Ingo® Money Terms & Conditions, and/or other terms governing your Emerald Card and the Check-to-Card service.  The Check-to-Card service is provided by First Century Bank, N.A., and Ingo Money, Inc., subject to the First Century Bank and Ingo Money Terms and Conditions and Privacy Policy. The Check-to-Card service is not available to all cardholders. Approval review usually takes 3 to 5 minutes but can take up to one hour. All checks are subject to approval for funding in Ingo Money’s sole discretion. Fees apply for approved Funds in Minutes transactions funded to your card. Unapproved checks will not be funded to your card. Funds are not available and are not FDIC insured until loaded to your card. Ingo Money reserves the right to recover losses resulting from illegal or fraudulent use of the Check-to-Card service. Your wireless carrier may charge a fee for data usage. Additional fees, terms and conditions associated with the funding and use of your card are detailed in your cardholder agreement.  The H&R Block Emerald Prepaid MasterCard® is issued by H&R Block Bank, a Federal Savings Bank, Member FDIC, pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated. Not available at all locations and to all applicants. Additional fees, terms and conditions apply. ID verification required. Consult your Cardholder Agreement for details on fees, terms and conditions. ©2015 HRB Tax Group, Inc.  Add reply.bank@sendtax.hrblock.com to your address book to ensure delivery.  Unsubscribe | Privacy Notice | hrblock.com/financial-services | Profile Center | 1-866-353-1266  H&R Block World Headquarters  Attn: Email Marketing  One H&R Block Way, Kansas City, MO 64105  ©2015 HRB Tax Group, Inc.  All Rights Reserved.  %%Email\_ID%% |