

October 2018

H&R BLOCK CLIENT

Re: H&R Block® Advantage VISA Prepaid Card Upgrade and Replacement




Dear Valued Customer:

H&R Block Canada, Inc. (H&R Block) and DirectCash Bank (DCBank), a Canadian owned and operated chartered bank partner together to provide H&R Block's Advantage Prepaid VISA® Card program. DCBank is moving to a new card platform that will allow for new and enhanced functionality and features for cardholders.

Enclosed you will find your new "personalized and reloadable" card. This card is valid until 2022 and can be used to reload your future tax refunds when you visit an H&R Block office and use the H&R Block Instant Refund™ or H&R Block Pay With Refund® services. It may also be personally reloaded at any time at 6,000+ Canada Post outlets for everyday spending and secure internet purchases. Please see the enclosed brochure for current card features and how to reload your card at Canada Post.

Your new H&R Block Advantage Prepaid VISA® card must be activated before use, even if you do not have a balance on your card. **It's easy to activate, just go online to our new cardholder website portal at <https://www.hrblock.dcbank.ca> or call 1-877-275-1374.**

To check the balance on your existing card, call 1-877-275-1374

| Step 1 | Step 2 | Step 3 |
|--|---|--|
| Connect with us to activate: Call DC Bank at [1-877-275-1374]  OR Login to: https://www.hrblock.dcbank.ca  | We will verify your identity: Via phone, provide your: postal code, birthday, telephone OR Online use your: username and password | Once Activated: Wait 24 hours before using your new card. Then securely destroy your old card.  Use it! Reload it! Bring to H&R Block when you file your next return! |

Note: If you have any pre-authorized transactions on your old card, they will automatically transfer to the new card.

H&R Block and DCBank are committed to providing exceptional customer service. If you have any questions or require any assistance to activate your new H&R Block Advantage Prepaid Visa Card® please contact us at 1-877-275-1374, then select "0" to speak to a live customer service agent.

Yours truly,

DCBANK
H&R BLOCK CANADA, INC.