

SECURITY FIRST NETWORK BANK NAMED EXCLUSIVE PROVIDER OF ONLINE BANKING SERVICES TO H&R BLOCK'S ONLINE CLIENTS

ATLANTA and KANSAS CITY, April 12, 2000 -- Security First Network Bank (SFNB) and H&R Block announced today that SFNB was selected as the exclusive provider of online banking services for hrblock.com, the comprehensive financial web site of H&R Block, the world's largest tax preparation company.

Effective immediately, H&R Block's online customers can quickly access SFNB's full suite of banking products through a prominent link on hrblock.com's home page that will point their browser to a joint H&R Block/SFNB site. Here, consumers can learn about the bank, its products and services, rates and privacy commitments before accessing and submitting applications to open an account.

"During more than 40 years as the world's leading tax preparer, H&R Block has built strong relationships with its customers. It was imperative that we work with an online banking partner who shares our commitment to unparalleled customer service," said Pat Crorkin, assistant vice president of e-commerce at H&R Block. "SFNB's proven track record, superior technology and competitive offerings made them the clear choice for us and for our clients."

SFNB was recently ranked the "best overall" Internet bank for the fifth consecutive quarter by Gomez Advisors.

SFNB, the World's First Internet Bank™ (www.sfnb.com), offers customers a broad range of competitively priced financial products and services, including basic and interest checking, savings accounts, ATM access, CDs, credit cards, and rewards programs. Additional offerings include electronic bill payment, overdraft protection and wire transfers, as well as online statements, record keeping, and reports.

"We take considerable pride in the fact that H&R Block, the most widely recognized and well-regarded tax preparation company in the country, has selected SFNB as the sole provider of Internet banking services to its online customer base," said David Noble, CEO at Security First Network Bank. "We look forward to helping them strengthen hrblock.com's reputation as the preferred site for a wide gamut of personal finance needs."

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H&R Block's partnership with SFNB is part of the company's broader initiative to give hrblock.com's nearly 2 million unique visitors the convenience of a comprehensive solution for all their tax, banking and financial service needs. In addition to providing a wide range of tax preparation tools and resources, site visitors can research investment opportunities and establish brokerage accounts, examine insurance products and compare provider quotes, as well as learn about the mortgage process and arrange for loans.

About H&R Block

Founded in 1955, H&R Block Inc. is a diversified company with subsidiaries providing a wide range of financial products and services. H&R Block Tax Services Inc. served 18.9 million taxpayers in more than 10,000 offices located primarily in the United States, Canada, Australia and the United Kingdom in 1999. Option One Mortgage Corporation and H&R Block Mortgage Company offer a full range of home mortgage products. Through RSM McGladrey Inc. and HRB Business Services Inc., the company has built a national accounting, tax and consulting firm. Block Financial Corporation offers consumer financial products and services. Quarterly results and other information regarding H&R Block are available on the company's Web site at www.hrblock.com.

About Security First Network Bank

SFNB is a member of the Royal Bank Financial Group. Royal Bank of Canada [NYSE, TSE: RY] is a diversified global financial services group and a leading provider of personal and commercial banking, investment and trust services, insurance, corporate and investment banking, on-line banking and transaction-based services including custody. The group's main business units include Royal Bank, RBC Dominion Securities, Royal Investment Services, RBC Insurance and Global Integrated Solutions. The group has 50,000 employees who serve 10 million personal, business and public sector customers in 30 countries. For more information, visit Royal Bank's Web site at www.royalbank.com.

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