



Current Rates from EverBank

Your money works harder at EverBank®.

Below are the impressive rates we're currently offering on our full collection of personal and business deposit accounts.

PERSONAL ACCOUNTS

FreeNet® Checking Account¹

New accounts: 3-month bonus rate %
3-month bonus rate for first \$100,000, for qualified new accounts

Account Balance	New Account First-year APY	Current	
		Rate	APY
\$100,000 - \$10,000,000			
\$50,000 - \$99,999			
\$25,000 - \$49,999			
\$10,000 - \$24,999			
\$9,999 or less			

Yield PledgeSM Money Market Account²

New accounts: 3-month bonus rate %
3-month bonus rate for first \$50,000, for qualified new accounts

Account Balance	New Account First-year APY	Current	
		Rate	APY
\$50,001 - \$10,000,000			
\$50,000 or less			

Yield Pledge Certificate of Deposit³

Term	Rate	APY
3-month		
6-month		
9-month		
1-year		
1.5-year		
2-year		
2.5-year		
3-year		
4-year		
5-year		

Rates Effective:

Last Rate Change:

BUSINESS ACCOUNTS

Business Money Market Account⁵

Term	Rate	APY
\$1,000,000 and up		
\$500,000 - \$999,999		
\$250,000 - \$499,999		
\$100,000 - \$249,999		
\$50,000 - \$99,999		
\$25,000 - \$49,999		
\$10,000 - \$24,999		
\$9,999 or less		

Business Certificate of Deposit⁶

Term	Rate	APY
3-month		
6-month		
9-month		
1-year		
1.5-year		
2-year		
2.5-year		
3-year		
4-year		
5-year		

Business Insured AdvantageSM Certificate of Deposit⁴

Term	Rate	APY
3-month		
6-month		
1-year		
2-year		
3-year		

Insured Advantage Certificate of Deposit⁴

Term	Rate	APY
3-month		
6-month		
1-year		
2-year		
3-year		

Business Interest Checking Account⁷

New accounts: 3-month bonus rate %
 3-month bonus rate for first \$100,000, for qualified new accounts

Account Balance	New Account First-year APY	Current Rate	APY
\$100,000 - \$10,000,000			
\$50,000 - \$99,999			
\$25,000 - \$49,999			
\$10,000 - \$24,999			
\$9,999 or less			

ADVISOR CONTACT INFORMATION

Investment Professional Name:

Investment Professional ID:

Services Offered Through:

E-mail:

Phone:

Website:

Non-Profit Checking Account⁸

Account Balance	Rate	APY
\$100,000 and up		
\$50,000 - \$99,999		
\$25,000 - \$49,999		
\$10,000 - \$24,999		
Up To \$9,999		

1 Rates and Annual Percentage Yields (APYs) shown are current as of [redacted]. Minimum opening deposit of \$ [redacted] is required. This is a tiered, variable rate account and any of the tiers or rates may change at any time without notice. This bonus rate offer and New Account First-Year APYs are available to first-time EverBank account holders only and are limited to one account per household. The bonus rate shown will apply to the first \$ [redacted] on deposit for the first three months after account opening (the "Bonus Period"), and may change at any time prior to account opening. The APY for the 12 month period after the account is opened is the "New Account First-Year APY" or "First-Year APY". New Account First-Year APY for Balances of \$ [redacted] or more: APY range shown assumes a maximum account balance of \$ [redacted]. Higher balances are accepted. Without Bonus Rate: Rates and APYs for accounts not receiving the Bonus Rate are shown in the "Current Rate and APY" column.

2 Rates and Annual Percentage Yields (APYs) shown are current as of [redacted]. Minimum opening deposit of \$ [redacted] is required. In any month that your average monthly balance falls below \$ [redacted], the \$ [redacted] monthly fee applies. Fees may reduce earnings. This is a variable rate account and any of the rates may change at any time without notice. This bonus rate and New Account First-Year APYs are available to first-time EverBank account holders only and is limited to one account per household. The bonus rate shown will apply to the first \$ [redacted] on deposit for the first three months after account opening (the "Bonus Period") and may change at any time prior to account opening. The APY for the 12 month period after the account is opened is the "New Account First-Year APY" or "First-Year APY". New Account First-Year APY for Balances greater than \$ [redacted]: The APY range shown assumes a maximum deposit amount of \$ [redacted] million. Higher balances are accepted. Without the Bonus Rate: Rates and APYs for accounts not receiving the bonus rate are shown in the "Current Rate and APY" column.

3 The quoted Annual Percentage Yield (APY) is current as of [redacted] and applies only to the corresponding term also quoted with the APY, and assumes interest remains on deposit until maturity. Penalties for early withdrawal apply. A minimum deposit of \$ [redacted] is required to open the account.

4 The quoted annual percentage yield (APY) is current as of [redacted], applies to the corresponding term also quoted with the APY, and assumes that interest remains on deposit until maturity. Rates may change prior to account opening. Insured Advantage Certificates of Deposit are offered in conjunction with the Certificates of Deposit Account Registry Service (CDARS) and allow FDIC insurance on certificates of deposit in excess of single institution limits. Subject to availability based on CD term and participation limits. Placement is based on date and time of application approval and funding. Deposits above single institution FDIC insurance limits will not benefit from higher insurance protection until the Insured Advantage account is Placed. Accounts are Placed each week on Thursday or the next business day thereafter. Early withdrawal penalties apply. A minimum deposit of \$ [redacted] is required to open the account. CDARS and Certificate of Deposit Account Registry Service are registered service marks of Promontory Interfinancial Network, LLC.

5 This is a tiered, variable rate account. The rate and annual percentage yield may change at any time without notice. Fees may reduce earnings. For accounts whose average monthly balance falls below \$ [redacted], a monthly maintenance fee of \$ [redacted] will be applied.

6 The quoted Annual Percentage Yield (APY) is current as of the date above and applies only to the corresponding term also quoted with the APY, and assumes interest remains on deposit until maturity. Penalties for early withdrawal apply. A minimum deposit of \$ [redacted] is required to open the account.

7 Rates and Annual Percentage Yields (APYs) shown are current as of [redacted]. Minimum opening deposit of \$ [redacted] is required. In any month that your average monthly balance falls below \$ [redacted], a \$ [redacted] monthly fee applies. Fees may reduce earnings. This is a tiered, variable rate account and any of the tiers or rates may change at any time without notice. This bonus rate offer and New Account First-Year APYs are available to first-time EverBank account holders only and are limited to one account per household. The bonus rate shown will apply to the first \$ [redacted] on deposit for the first three months after account opening (the "Bonus Period"), and may change at any time prior to account opening. The APY for the 12 month period after the account is opened is the "New Account First-Year APY" or "First-Year APY". New Account First-Year APY for Balances of \$ [redacted] or more: APY range shown assumes a maximum account balance of \$ [redacted]. Higher balances are accepted. Without Bonus Rate: Rates and APYs for accounts not receiving the Bonus Rate are shown in the "Current Rate and APY" column.

8 The annual percentage yield (APY) for the account is current as of [redacted], is variable, and may change after the account is opened. Fees may reduce earnings. A minimum deposit of \$ [redacted] is required to open the account. In any month that your average monthly falls below \$ [redacted], a \$ [redacted] monthly fee applies.