

Current Rates from EverBank

Your money works harder at EverBank®.

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



Rates Effective:

Last Rate Change:

Personal Accounts

FreeNet® Checking Account¹

3-month bonus rate of % for balances under \$100,000, for qualified new accounts

Account Balance	NEW ACCOUNT	CURRENT	
	First-year APY	Rate	APY
\$100,000 - \$10,000,000			
\$50,000 - \$99,999			
\$25,000 - \$49,999			
\$10,000 - \$24,999			
Up to \$9,999			

Yield PledgeSM Money Market Account²

3-month bonus rate of % for balances up to \$50,000, for qualified new accounts

Account Balance	NEW ACCOUNT	CURRENT	
	First-year APY	Rate	APY
\$50,001 - \$10,000,000			
\$50,000 or less			

Yield Pledge Certificates 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		

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		
Up to \$9,999		

Business Certificates 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		

Business CDARS® Certificates of Deposit⁴

For balances up to \$5 million⁴

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

Personal Accounts *continued*

CDARS® Certificates of Deposit⁴

For balances up to \$5 million⁴

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

Advisor Contact Information

Investment Professional Name:

Investment Professional ID:

Services Offered Through:

E-mail:

Phone:

Website:

Business Accounts *continued*

Business Interest Checking Account⁶

3-month bonus rate of % for balances under \$100,000, for qualified new accounts

Account Balance	NEW ACCOUNT	CURRENT	
	First-year APY	Rate	APY
\$100,000 - \$10,000,000			
\$50,000 - \$99,999			
\$25,000 - \$49,999			
\$10,000 - \$24,999			
Up to \$9,999			

Non-Profit Checking Account⁷

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

- FreeNet Checking is a tiered, variable rate account. All of our current ongoing yields and tiers may change without notice. EverBank invites first-time FreeNet Checking account holders to enjoy a three month Bonus Interest Rate and New Account First Year APY offer on their new account. The Bonus Interest Rate that is offered at account opening remains fixed for the first three months and applies to balances up to \$100,000. If you have a balance of \$100,000 or more, those additional funds will earn the variable ongoing APY for our highest tier which may change anytime- even during the first three months. As required by law, we are disclosing a blended APY that combines the Bonus Interest Rate with the current ongoing rates to provide an estimated annualized figure, the New Account First Year APY, based on your average daily collected balance. However, this blended APY is not the exact APY that you would actually receive because the current ongoing rate will change periodically over the remaining 9 months of the First Year. The New Account First-Year APY for balances from \$100,000 to \$10,000,000 is best expressed as a range and higher balances are accepted. The minimum deposit to open the account is \$1,500. Interest rates and Annual Percentage Yields mentioned are accurate as of .
- Yield Pledge Money Market is a variable rate account. Our current ongoing yield may change without notice. EverBank invites first-time Yield Pledge Money Market account holders to enjoy a three month Bonus Interest Rate and New Account First-Year APY offer on their new account. The Bonus Interest Rate that is offered at account opening remains fixed for the first three months and applies to balances up to and including \$50,000. If you have a balance over \$50,000, those additional funds will earn the variable ongoing APY which may change at anytime- even during the first three months. As required by law, we are disclosing a blended APY that combines the Bonus Interest Rate with the current ongoing rates to provide an estimated annualized figure, the New Account First Year APY, based on your average daily collected balance. However, this blended APY is not the exact APY that you would actually receive because the current ongoing rate will change periodically over the remaining 9 months of the First Year. The New Account First-Year APY for balances from \$50,001 to \$10,000,000 is best expressed as a range and higher balances are accepted. The minimum deposit to open the account is \$1,500. In any month that your average monthly balance falls below \$5,000, an \$8.95 monthly fee applies. Fees may reduce earnings. Without the bonus rate, the ongoing yield regardless of balance is % . Interest rates and Annual Percentage Yields mentioned are accurate as of .
- The quoted annual percentage yield (APY) is current as of , and applies only to the corresponding term also quoted with the APY, and assumes that interest remains on deposit until maturity. Penalties for early withdrawal apply. A minimum deposit of \$1,500 is required to open the account. Rates may change without notice prior to account opening.
- The quoted Annual Percentage Yield (APY) is current as of , may change at any time prior to the opening of the CD, applies only to the corresponding term also quoted with the APY, and assumes interest remains on deposit until maturity. A minimum deposit of \$10,000 is required to open the account. The Certificate of Deposit Account Registry Service (CDARS) offers Certificates of Deposit (CDs) that allow FDIC insurance in excess of single institution limits, subject to availability based on CD term and participation limits. CDARS and Certificate of Deposit Account Registry Service are registered service marks of Promontory Interfinancial Network, LLC. All accounts are subject to approval based in part on CD term and EverBank's CDARS participation limits. For current limits, please contact us at 888.445.3588. Accounts do not fund immediately. Funds received for a CDARS account may be placed into a Yield Pledge Money Market account until your CDARS account is approved and opened ("Placed"). Please refer to the Yield Pledge Money Market section of this rate table for more information on this account. Funding Requirements: The date your funds are received sets the earliest time your CDARS account can be Placed: (1) Wire Transfers must be received by 12 p.m. ET on the Wednesday prior to Placement; (2) Cashier's Checks deposited in person must be received by 12 p.m. ET on the Wednesday prior to Placement; (3) Transfers from an existing EverBank Account must be received and available before 12 PM ET on the Wednesday prior to Placement; and (4) Personal Checks must be received by 5PM ET on the Friday prior to Placement. Deposits above single institution FDIC insurance limits will not benefit from higher insurance protection until the CDARS account is Placed. Accounts are Placed each week on Thursdays or the first Business Day thereafter. Early withdrawal penalties apply. Published rates and APYs are not applicable to CDs in excess of million; please call for a rate quote. The quoted annual percentage yield (APY) is current as of , 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. Penalties for early withdrawal apply. A minimum deposit of \$10,000 is required to open the account.
- 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 \$5000 a monthly maintenance fee of \$14.95 will be applied. A minimum deposit of \$1500 is required to open this account. Interest rates and Annual Percentage Yields mentioned are accurate as of .
- Business Interest Checking is a tiered, variable rate account. All of our current ongoing yields and tiers may change without notice. EverBank invites first-time Business Interest Checking account holders to enjoy a three month Bonus Interest Rate and New Account First Year APY offer on their new account. The Bonus Interest Rate that is offered at account opening remains fixed for the first three months and applies to balances up to \$100,000. If you have a balance of \$100,000 or more: those additional funds will earn the variable ongoing APY for our highest tier which may change anytime- even during the first three months. As required by law, we are disclosing a blended APY that combines the Bonus Interest Rate with the current ongoing rates to provide an estimated annualized figure, the New Account First Year APY, based on your average daily collected balance. However, this blended APY is not the exact APY that you would actually receive because the current ongoing rate will change periodically over the remaining 9 months of the First Year. The New Account First-Year APY for balances from \$100,000 to \$10,000,000 is best expressed as a range and higher balances are accepted. The minimum deposit to open the account is \$1,500. In any month that your average monthly balance falls below \$5,000 a \$14.95 monthly fee applies. Fees may reduce earnings. Interest rates and Annual Percentage Yields mentioned are accurate as of .
- The annual percentage yield (APY) for the account is current as of , is variable, and may change after the account is opened. Fees may reduce earnings. A minimum deposit of \$ is required to open the account. In any month that your average monthly falls below \$, a \$ monthly fee applies.

EverBank's relationship with your Investment Professional is through a joint marketing agreement for the sale of banking products only. Otherwise, there is no other affiliation.

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