

Current Rates from EverBank

Interest Rates (Rates) and Annual Percentage Yields (APYs) Effective as of:

Last Rate Change:

Personal Accounts

Yield Pledge® Checking Account¹

6-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 Pledge Savings Account²

Account Balance	Rate	APY
All balances		

Yield Pledge Money Market Account³

6-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 Deposit⁴

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		

CDARS® Certificates of Deposit⁵

For balances up to \$5 million

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

Business Accounts

Business Money Market Account⁶

Account Balance	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 Deposit⁴

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 Deposit⁷

For balances up to \$5 million

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

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		

Business Accounts *continued*

Business Interest Checking Account⁹

Account Balance	Rate	APY
\$1,000,000 and up		
\$100,000 - \$999,999		
\$10,000 - \$99,999		
\$9,999 or less		

Small Business Checking Account¹⁰

6-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			

Business Analysis Checking Account¹¹

Balance	Earnings Credit

Investment Professional Contact Information

Investment Professional Name:

Investment Professional ID:

Services Offered Through:

Email:

Phone:

Website:

- The above Interest Rates (Rates) and Annual Percentage Yields (APYs) are accurate as of _____ . Since this is a tiered, variable Rate account, the Rates, APYs and tiers could change without notice. At this time, we are pleased to be offering a six-month Bonus Interest Rate and New Account First Year APY to first-time holders of our Yield Pledge Checking Account. Keep in mind the Bonus Interest Rate may not be applied to funds transferred from another EverBank account. Fixed for the first six months, the Bonus Interest Rate will apply to balances up to \$100,000. Funds in excess of \$100,000 will earn the variable ongoing APY for our highest tier, which may change anytime - even during the first six months. The New Account First Year APY is actually a blended APY that combines the Bonus Interest Rate with the current ongoing Rates. The law requires that we calculate this blended APY for you, so that you have an estimated annualized figure that is based on your average daily collected balance. This isn't the exact APY you will earn since our current ongoing Rates will change periodically over the last six months of your 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. A minimum opening deposit of \$1,500 is required. Fees may reduce earnings.
- Interest Rates (Rates) and Annual Percentage Yields (APYs) mentioned are accurate as of _____. This is a variable Rate account. Rates and APYs are subject to change without notice. The required minimum opening deposit is \$1,500. Fees may reduce earnings.
- The above Interest Rates (Rates) and Annual Percentage Yields (APYs) are accurate as of _____. Since this is a variable Rate account, the Rates and APYs could change without notice. At this time, we are pleased to be offering a six-month Bonus Interest Rate and New Account First Year APY to first-time holders of our Yield Pledge Money Market Account. Keep in mind the Bonus Interest Rate may not be applied to funds transferred from another EverBank account. Fixed for the first six months, the Bonus Interest Rate (currently _____) will apply to balances up to and including \$50,000. Funds in excess of \$50,000 will earn the variable ongoing APY of _____, which may change anytime - even during the first six months. The New Account First Year APY is actually a blended APY that combines the Bonus Interest Rate with the current ongoing Rates. The law requires that we calculate this blended APY for you, so that you have an estimated annualized figure that is based on your average daily collected balance. This isn't the exact APY you will earn since our current ongoing Rates will change periodically over the last six months of your First Year. A minimum opening deposit of \$1,500 is required. Fees may reduce earnings.
- Interest Rates (Rates) and Annual Percentage Yields (APYs) stated are accurate as of _____. APY assumes interest remains on deposit until maturity. Required minimum opening deposit is \$1,500. Early withdrawal penalties apply. Fees may reduce earnings.
- Interest Rates (Rates) and Annual Percentage Yields (APYs) mentioned are accurate as of _____. _____, apply to the corresponding term also quoted with the APY, and assume that interest remains on deposit until maturity. Rates may change prior to account opening. Published Rates and APYs are not applicable to CDs in excess of \$5 million; please call for a rate quote. Early withdrawal penalties apply. A minimum deposit of \$10,000 is required to open the CD. Limits apply. Funds may be submitted for placement only after a depositor enters into a CDARS Deposit Placement Agreement with us. The agreement contains important information and conditions regarding the placement of funds by us. CDARS and Certificate of Deposit Account Registry Service are registered service marks of Promontory Interfinancial Network, LLC. CDs do not fund immediately. Funds received for placement through CDARS may be placed into a Yield Pledge Money Market account until your funds are deposited with CDARS participating institutions ("Placed"). Please refer to the Yield Pledge Money Market rate table for more information on this account. The date your funds are received sets the earliest time your deposit can be Placed. See the CDARS Deposit Placement Agreement for details. Deposits above single institution FDIC insurance limits will not benefit from higher insurance protection until the deposit is Placed. Amounts are Placed each week on Thursdays or the first Business Day thereafter.
- Interest Rates (Rates) and Annual Percentage Yields (APYs) mentioned are accurate as of _____. This is a tiered, variable Rate account. Tiers, Rates and APYs above are subject to change without notice. Required minimum opening deposit is \$1,500. For any month in which the account's average daily balance falls below \$5,000, a \$14.95 monthly fee applies. Fees may reduce earnings.
- Interest Rates (Rates) and Annual Percentage Yields (APYs) mentioned are accurate as of _____. _____, apply to the corresponding term also quoted with the APY, and assume that interest remains on deposit until maturity. Rates may change prior to account opening. Published Rates and APYs are not applicable to CDs in excess of \$5 million; please call for a rate quote. Early withdrawal penalties apply. A minimum deposit of \$10,000 is required to open the CD. Limits apply. Funds may be submitted for placement only after a depositor enters into a CDARS Deposit Placement Agreement with us. The agreement contains important information and conditions regarding the placement of funds by us. CDARS and Certificate of Deposit Account Registry Service are registered service marks of Promontory Interfinancial Network, LLC. CDs do not fund immediately. Funds received for placement through CDARS may be placed into a Business Money Market account until your funds are deposited with CDARS participating institutions. Please refer to the Business Money Market rate table for more information on this account. The date your funds are received sets the earliest time your deposit can be Placed. See the CDARS Deposit Placement Agreement for details. Deposits above single institution FDIC insurance limits will not benefit from higher insurance protection until the deposit is Placed. Amounts are Placed each week on Thursdays or the first Business Day thereafter.
- Interest Rates (Rates) and Annual Percentage Yields (APYs) stated are accurate as of _____. This is a tiered, variable Rate account. All Rates, APYs and tiers are subject to change without notice. The required minimum opening deposit is \$1,500. For any month in which the account's average daily balance falls below \$5,000, a \$14.95 fee applies. Fees may reduce earnings.
- Interest Rates (Rates) and Annual Percentage Yields (APYs) stated are accurate as of _____. This is a tiered, variable Rate account. All Rates, APYs and tiers are subject to change without notice. The required minimum opening deposit is \$1,500. Fees may reduce earnings.
- The above Interest Rates (Rates) and Annual Percentage Yields (APYs) are accurate as of _____. Since this is a tiered, variable Rate account, the Rates, APYs and tiers could change without notice. At this time, we are pleased to be offering a six-month Bonus Interest Rate and New Account First Year APY to first-time holders of our Small Business Checking account. Keep in mind the Bonus Interest Rate may not be applied to funds transferred from another EverBank account. Fixed for the first six months, the Bonus Interest Rate will apply to balances up to \$100,000. Funds in excess of \$100,000 will earn the variable ongoing APY for our highest tier, which may change anytime - even during the first six months. The New Account First Year APY is actually a blended APY that combines the Bonus Interest Rate with the current ongoing Rates. The law requires that we calculate this blended APY for you, so that you have an estimated annualized figure that is based on your average daily collected balance. This isn't the exact APY you will earn since our current ongoing Rates will change periodically over the last six months of your 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. A minimum opening deposit of \$1,500 is required. Fees may reduce earnings. This account is only available to unincorporated sole-proprietors.
- Earnings Credit applied to collected balance less reserve requirement.