



Rates as of 2/3/2012 12:00:00 AM

Interest Rates (Rate)

Annual Percentage Yield (APY)

## Personal banking rates

### Yield Pledge® Checking Account<sup>1</sup> »

Balance	Rate	APY
\$100,000 - \$10,000,000	0.76	0.76%
\$50,000 - \$99,999	0.71%	0.71%
\$25,000 - \$49,999	0.61%	0.61%
\$10,000 - \$24,999	0.56%	0.56%
\$9,999 or less	0.39%	0.39%

### Basic Checking<sup>2</sup>

Balance	Rate	APY
All Balances	0.00%	0.00%

### Yield Pledge® Money Market Account<sup>3</sup> »

Balance	Rate	APY
\$50,001 - \$10,000,000	0.76%	0.76%
\$50,000 or less	0.76%	0.76%

### EverCard® Visa Platinum®<sup>4</sup> »

Annual Percentage Rate (APR) for purchases	10.00%
APR for cash advances	19.00%

### Traditional Mortgage Rates »

Term	Rate	APR
30-yr fixed <sup>5</sup>	3.750%	3.866%
15-yr fixed <sup>6</sup>	3.125%	3.316%
5/1 ARM <sup>7</sup>	2.625%	3.215%

Mortgage rates as of 2/2/2012 9:25:00 AM

### Jumbo Mortgage Rates »

Term	Rate	APR
15-yr fixed <sup>8</sup>	3.750%	3.895%
5/1 ARM <sup>9</sup>	2.750%	3.234%
7/1 ARM <sup>10</sup>	3.250%	3.401%
10/1 ARM <sup>11</sup>	3.500%	3.527%

Jumbo Mortgage rates as of 2/2/2012 9:25:00 AM

### Yield Pledge® Savings<sup>13</sup> »

Balances	Rate	APY
All Balances	0.76%	0.76%

### Basic Savings<sup>14</sup>

Balances	Rate	APY
All Balances	0.66%	0.66%

### Yield Pledge® CD<sup>15</sup> »

Term	Rate	APY
3 month	0.50%	0.50%
6 month	0.50%	0.50%
9 month	0.50%	0.50%
1 year	0.75%	0.75%
1.5 year	0.75%	0.75%
2 year	1.04%	1.05%
2.5 year	1.09%	1.10%
3 year	1.09%	1.10%
4 year	1.09%	1.10%
5 year	1.78%	1.80%

### CDARS® CD<sup>16</sup> »

Term	Rate	APY
3 month	0.04%	0.04%
6 month	0.07%	0.07%
1 year	0.19%	0.19%
2 year	0.37%	0.37%
3 year	0.49%	0.49%

### Overdraft Protection<sup>17</sup> »

APR	Daily Rate
As low as 9.15%	0.03%

1. Interest Rates (Rates) and Annual Percentage Yields (APYs) stated are accurate as of 8/26/2011 12:00:00 AM. This is a tiered, variable Rate account. All Rates, APYs, and tiers are subject to change without notice. Current tiers and APYs are: \$100,000 and up 1.01% APY, \$50,000 - \$99,999.99 0.95% APY, \$25,000 - \$49,999.99 0.85% APY, \$10,000 - \$24,999.99 0.61% APY and under \$10,000 0.51% APY. The required minimum opening deposit is \$1,500. Fees may reduce earnings.

2. The Basic Checking account is a non-interest bearing account. The required minimum opening deposit is \$50. For any month in which the account's average daily balance falls below \$50, a \$5 fee applies. Fees may reduce earnings. The Basic Checking account is available to residents of New York with a minimum opening deposit of \$25 and no monthly maintenance fee. To apply for this product New York residents should call 877-790-8967 to speak to a Concierge representative.



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3. Interest Rates (Rates) and Annual Percentage Yields (APYs) mentioned are accurate as of 8/26/2011 12:00:00 AM. This is a variable Rate account. Interest Rates and APYs 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, an \$8.95 fee applies. Fees may reduce earnings.
4. The EverCard Visa has an Annual Percentage Rate (APR) for purchases and cash advances of 10.00%, and a default APR of 21.00%. The APRs are current as of 8/26/2011 12:00:00 AM, are variable and may change prior to or after account opening.
5. THE INFORMATION PROVIDED ASSUMES THE PURPOSE OF THE LOAN IS TO PURCHASE A PROPERTY, WITH A LOAN AMOUNT OF \$200,000 AND AN ESTIMATED PROPERTY VALUE OF \$350,000. THE PROPERTY IS LOCATED IN JACKSONVILLE, FL AND IS WITHIN DUVAL COUNTY. THE PROPERTY IS AN EXISTING SINGLE FAMILY HOME AND WILL BE USED AS A PRIMARY RESIDENCE. AN ESCROW (IMPOUND) ACCOUNT IS REQUIRED. THE RATE LOCK PERIOD IS 60 DAYS AND THE ASSUMED CREDIT SCORE IS 740. SUBJECT TO CREDIT AND PROPERTY APPROVAL. INTEREST RATE PROGRAM TERMS AND CONDITIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE. NOT ALL PRODUCTS ARE AVAILABLE IN ALL STATES AND FOR ALL LOAN AMOUNTS. OTHER RESTRICTIONS AND LIMITATIONS MAY APPLY.  
AT A 4.125% INTEREST RATE, THE APR FOR THIS LOAN TYPE IS 4.231%. THE MONTHLY PAYMENT SCHEDULE WOULD BE:  
  
359 PAYMENTS OF \$969.30 AT AN INTEREST RATE OF 4.125% 1 PAYMENT OF \$969.05 AT AN INTEREST RATE OF 4.125%  
  
PAYMENTS DO NOT INCLUDE AMOUNTS FOR TAXES AND HOMEOWNERS INSURANCE PREMIUMS AND IF APPLICABLE, ACTUAL PAYMENTS WILL BE HIGHER.
6. THE INFORMATION PROVIDED ASSUMES THE PURPOSE OF THE LOAN IS TO PURCHASE A PROPERTY, WITH A LOAN AMOUNT OF \$200,000 AND AN ESTIMATED PROPERTY VALUE OF \$350,000. THE PROPERTY IS LOCATED IN JACKSONVILLE, FL AND IS WITHIN DUVAL COUNTY. THE PROPERTY IS AN EXISTING SINGLE FAMILY HOME AND WILL BE USED AS A PRIMARY RESIDENCE. AN ESCROW (IMPOUND) ACCOUNT IS REQUIRED. THE RATE LOCK PERIOD IS 60 DAYS AND THE ASSUMED CREDIT SCORE IS 740. SUBJECT TO CREDIT AND PROPERTY APPROVAL. INTEREST RATE PROGRAM TERMS AND CONDITIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE. NOT ALL PRODUCTS ARE AVAILABLE IN ALL STATES AND FOR ALL LOAN AMOUNTS. OTHER RESTRICTIONS AND LIMITATIONS MAY APPLY.  
AT A 3.375% INTEREST RATE, THE APR FOR THIS LOAN TYPE IS 3.564%. THE MONTHLY PAYMENT SCHEDULE WOULD BE:  
  
179 PAYMENTS OF \$1,417.52 AT AN INTEREST RATE OF 3.375% 1 PAYMENT OF \$1,417.49 AT AN INTEREST RATE OF 3.375%  
  
PAYMENTS DO NOT INCLUDE AMOUNTS FOR TAXES AND HOMEOWNERS INSURANCE PREMIUMS AND IF APPLICABLE, ACTUAL PAYMENTS WILL BE HIGHER.
7. THE INFORMATION PROVIDED ASSUMES THE PURPOSE OF THE LOAN IS TO PURCHASE A PROPERTY, WITH A LOAN AMOUNT OF \$200,000 AND AN ESTIMATED PROPERTY VALUE OF \$350,000. THE PROPERTY IS LOCATED IN JACKSONVILLE, FL AND IS WITHIN DUVAL COUNTY. THE PROPERTY IS AN EXISTING SINGLE FAMILY HOME AND WILL BE USED AS A PRIMARY RESIDENCE. AN ESCROW (IMPOUND) ACCOUNT IS REQUIRED. THE RATE LOCK PERIOD IS 60 DAYS AND THE ASSUMED CREDIT SCORE IS 740. SUBJECT TO CREDIT AND PROPERTY APPROVAL. INTEREST RATE PROGRAM TERMS AND CONDITIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE. NOT ALL PRODUCTS ARE AVAILABLE IN ALL STATES AND FOR ALL LOAN AMOUNTS. OTHER RESTRICTIONS AND LIMITATIONS MAY APPLY.  
THIS IS A VARIABLE RATE LOAN PRODUCT. RATES AND MONTHLY PAYMENT AMOUNTS MAY INCREASE AFTER CLOSING. AT A 2.750% INITIAL INTEREST RATE, THE APR FOR THIS LOAN TYPE IS 3.021%, SUBJECT TO INCREASE. BASED ON CURRENT MARKET CONDITIONS, THE MONTHLY PAYMENT SCHEDULE WOULD BE:  
  
60 PAYMENTS OF \$816.48 AT AN INTEREST RATE OF 2.750% 299 PAYMENTS OF \$839.32 AT AN INTEREST RATE OF 3.000%  
1 PAYMENT OF \$837.96 AT AN INTEREST RATE OF 3.000%  
  
PAYMENTS DO NOT INCLUDE AMOUNTS FOR TAXES AND HOMEOWNERS INSURANCE PREMIUMS AND IF APPLICABLE, ACTUAL PAYMENTS WILL BE HIGHER.
8. THE INFORMATION PROVIDED ASSUMES THE PURPOSE OF THE LOAN IS TO PURCHASE A PROPERTY, WITH A LOAN AMOUNT OF \$500,000 AND AN ESTIMATED PROPERTY VALUE OF \$775,000. THE PROPERTY IS LOCATED IN JACKSONVILLE, FL AND IS WITHIN DUVAL COUNTY. THE PROPERTY IS AN EXISTING SINGLE FAMILY HOME AND WILL BE USED AS A PRIMARY RESIDENCE. AN ESCROW (IMPOUND) ACCOUNT IS REQUIRED. THE RATE LOCK PERIOD IS 60 DAYS AND THE ASSUMED CREDIT SCORE IS 740. SUBJECT TO CREDIT AND PROPERTY APPROVAL. INTEREST RATE PROGRAM TERMS AND CONDITIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE. NOT ALL PRODUCTS ARE AVAILABLE IN ALL STATES AND FOR ALL LOAN AMOUNTS. OTHER RESTRICTIONS AND LIMITATIONS MAY APPLY.  
AT A 4.125% INTEREST RATE, THE APR FOR THIS LOAN TYPE IS 4.256%. THE MONTHLY PAYMENT SCHEDULE WOULD BE:  
  
179 PAYMENTS OF \$3,729.84 AT AN INTEREST RATE OF 4.125% 1 PAYMENT OF \$3,729.45 AT AN INTEREST RATE OF 4.125%  
  
PAYMENTS DO NOT INCLUDE AMOUNTS FOR TAXES AND HOMEOWNERS INSURANCE PREMIUMS AND IF APPLICABLE, ACTUAL PAYMENTS WILL BE HIGHER.
9. THE INFORMATION PROVIDED ASSUMES THE PURPOSE OF THE LOAN IS TO PURCHASE A PROPERTY, WITH A LOAN AMOUNT OF \$500,000 AND AN ESTIMATED PROPERTY VALUE OF \$775,000. THE PROPERTY IS LOCATED IN JACKSONVILLE, FL AND IS WITHIN DUVAL COUNTY. THE PROPERTY IS AN EXISTING SINGLE FAMILY HOME AND WILL BE USED AS A PRIMARY RESIDENCE. AN ESCROW (IMPOUND) ACCOUNT IS REQUIRED. THE RATE LOCK PERIOD IS 60 DAYS AND THE ASSUMED CREDIT SCORE IS 740. SUBJECT TO CREDIT AND PROPERTY APPROVAL. INTEREST RATE PROGRAM TERMS AND CONDITIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE. NOT ALL PRODUCTS ARE AVAILABLE IN ALL STATES AND FOR ALL LOAN AMOUNTS. OTHER RESTRICTIONS AND LIMITATIONS MAY APPLY.  
THIS IS A VARIABLE RATE LOAN PRODUCT. RATES AND MONTHLY PAYMENT AMOUNTS MAY INCREASE AFTER CLOSING. AT A 2.750% INITIAL INTEREST RATE, THE APR FOR THIS LOAN TYPE IS 3.014%, SUBJECT TO INCREASE. BASED ON CURRENT MARKET CONDITIONS, THE MONTHLY PAYMENT SCHEDULE WOULD BE:  
  
60 PAYMENTS OF \$2,041.21 AT AN INTEREST RATE OF 2.750% 299 PAYMENTS OF \$2,098.29 AT AN INTEREST RATE OF 3.000%  
1 PAYMENT OF \$2,097.34 AT AN INTEREST RATE OF 3.000%  
  
PAYMENTS DO NOT INCLUDE AMOUNTS FOR TAXES AND HOMEOWNERS INSURANCE PREMIUMS AND IF APPLICABLE, ACTUAL PAYMENTS WILL BE HIGHER.

10. THE INFORMATION PROVIDED ASSUMES THE PURPOSE OF THE LOAN IS TO PURCHASE A PROPERTY, WITH A LOAN AMOUNT OF \$500,000 AND AN ESTIMATED PROPERTY VALUE OF \$775,000. THE PROPERTY IS LOCATED IN JACKSONVILLE, FL AND IS WITHIN DUVAL COUNTY. THE PROPERTY IS AN EXISTING SINGLE FAMILY HOME AND WILL BE USED AS A PRIMARY RESIDENCE. AN ESCROW (IMPOUND) ACCOUNT IS REQUIRED. THE RATE LOCK PERIOD IS 60 DAYS AND THE ASSUMED CREDIT SCORE IS 740. SUBJECT TO CREDIT AND PROPERTY APPROVAL. INTEREST RATE PROGRAM TERMS AND CONDITIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE. NOT ALL PRODUCTS ARE AVAILABLE IN ALL STATES AND FOR ALL LOAN AMOUNTS. OTHER RESTRICTIONS AND LIMITATIONS MAY APPLY.

THIS IS A VARIABLE RATE LOAN PRODUCT. RATES AND MONTHLY PAYMENT AMOUNTS MAY INCREASE AFTER CLOSING. AT A 3.375% INITIAL INTEREST RATE, THE APR FOR THIS LOAN TYPE IS 3.267%, SUBJECT TO INCREASE. BASED ON CURRENT MARKET CONDITIONS, THE MONTHLY PAYMENT SCHEDULE WOULD BE:

84 PAYMENTS OF \$2,210.48 AT AN INTEREST RATE OF 3.375% 275 PAYMENTS OF \$2,128.13 AT AN INTEREST RATE OF 3.000% 1 PAYMENT OF \$2,129.27 AT AN INTEREST RATE OF 3.000%

PAYMENTS DO NOT INCLUDE AMOUNTS FOR TAXES AND HOMEOWNERS INSURANCE PREMIUMS AND IF APPLICABLE, ACTUAL PAYMENTS WILL BE HIGHER.

11. THE INFORMATION PROVIDED ASSUMES THE PURPOSE OF THE LOAN IS TO PURCHASE A PROPERTY, WITH A LOAN AMOUNT OF \$500,000 AND AN ESTIMATED PROPERTY VALUE OF \$775,000. THE PROPERTY IS LOCATED IN JACKSONVILLE, FL AND IS WITHIN DUVAL COUNTY. THE PROPERTY IS AN EXISTING SINGLE FAMILY HOME AND WILL BE USED AS A PRIMARY RESIDENCE. AN ESCROW (IMPOUND) ACCOUNT IS REQUIRED. THE RATE LOCK PERIOD IS 60 DAYS AND THE ASSUMED CREDIT SCORE IS 740. SUBJECT TO CREDIT AND PROPERTY APPROVAL. INTEREST RATE PROGRAM TERMS AND CONDITIONS ARE SUBJECT TO CHANGE WITHOUT NOTICE. NOT ALL PRODUCTS ARE AVAILABLE IN ALL STATES AND FOR ALL LOAN AMOUNTS. OTHER RESTRICTIONS AND LIMITATIONS MAY APPLY.

THIS IS A VARIABLE RATE LOAN PRODUCT. RATES AND MONTHLY PAYMENT AMOUNTS MAY INCREASE AFTER CLOSING. AT A 3.750% INITIAL INTEREST RATE, THE APR FOR THIS LOAN TYPE IS 3.260%, SUBJECT TO INCREASE. BASED ON CURRENT MARKET CONDITIONS, THE MONTHLY PAYMENT SCHEDULE WOULD BE:

120 PAYMENTS OF \$2,315.58 AT AN INTEREST RATE OF 3.750% 239 PAYMENTS OF \$2,022.35 AT AN INTEREST RATE OF 2.250% 1 PAYMENT OF \$2,021.16 AT AN INTEREST RATE OF 2.250%

PAYMENTS DO NOT INCLUDE AMOUNTS FOR TAXES AND HOMEOWNERS INSURANCE PREMIUMS AND IF APPLICABLE, ACTUAL PAYMENTS WILL BE HIGHER.

12. This account is denominated or partially denominated in a Non-Deliverable Currency ("NDC"). EverBank cannot deliver NDCs to you. We cannot send you such currencies in physical form, by check, by wire or through any other method. This means that, if you open a NDC Account, you will be able to withdraw your funds only in U.S. dollars. If the NDC Exchange Rate that we can provide to you when you withdraw funds is less favorable to you than when you opened your NDC Account, you will lose money. Do not open a NDC Account if you cannot afford this risk of loss. See your Account Terms, Disclosures and Agreements Booklet for more information.

13. Interest Rates (Rates) and Annual Percentage Yields (APYs) mentioned are accurate as of 8/26/2011 12:00:00 AM. This is a variable Rate account. Interest Rates and APYs 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, an \$8.95 fee applies. Fees may reduce earnings.

14. Interest Rates (Rates) and Annual Percentage Yields (APYs) mentioned are accurate as of 8/26/2011 12:00:00 AM. This is a variable Rate account. Interest Rates and APYs are subject to change without notice. The required minimum opening deposit is \$50. For any month in which the account's average daily balance falls below \$50, a \$5 fee applies. Fees may reduce earnings. The Basic Savings account is available to residents of Rhode Island with no minimum opening deposit and no monthly maintenance fee. To apply for this product Rhode Island residents should call 877-790-8967 to speak to a Concierge representative.

15. Interest Rates (Rates) and Annual Percentage Yields (APYs) stated are accurate as of 8/26/2011 12:00:00 AM. APY assumes interest remains on deposit until maturity. Required minimum opening deposit is \$1,500. Early withdrawal penalties apply. Fees may reduce earnings.

16. The quoted annual percentage yield (APY) is current as of 8/26/2011 12:00:00 AM, 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. 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 a CDARS CD 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 CDARS CD 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 CDARS CD is Placed. Accounts are Placed each week on Thursdays or the first Business Day thereafter.

17. The quoted Annual Percentage Rate (APR) is current as of 8/26/2011 12:00:00 AM, is variable (based on Prime plus a margin of 5.9%), and may change prior to or after account opening. The APR will apply to any advances from the date of the advance (there are no grace periods). Overdraft protection line of credit is subject to credit approval and is only available to customers with a Yield Pledge or Basic Checking Account.

18. If you request funds in this account be denominated in a currency other than the currency you deposit with EverBank, we will convert your currency using a then current Exchange Rate. The Exchange Rate you pay will be within 1% of the available Market Rate for the selected foreign currency. Exceptions may occur when a specific conversion rate is agreed upon between you and EverBank, when an Exchange Rate is limited by conditions beyond our control (including government restrictions, wars, insurrections, economic conditions in the country whose currency you select or in the United States, and/or "Acts of God"), or when any currency in the account is a Non-Deliverable Currency. The Market Rate is a market price available on the Interbank currency market and is not published in any newspaper, on any website or in any other publicly available source. Published exchange rates or spot rates may not accurately reflect rates on the Interbank Market or the Exchange Rate available to you. You are not obligated to conduct Exchange Transactions with EverBank. Please see the Foreign Currency Deposit Account Disclosure for more information about EverBank's Exchange Rates.

19. Interest Rates (Rates) and Annual Percentage Yields (APYs) stated are accurate as of 8/26/2011 12:00:00 AM. Rates and APYs may change without notice prior to the opening of the CD. The stated APY assumes interest remains on deposit until maturity. The stated Rates and APYs do not reflect potential gains or losses associated with fluctuations in the market price of currency on deposit. Interest will be calculated and credited in the foreign currency in which the account is denominated. The required minimum opening deposit is \$20,000 USD for the Indian rupee CD and \$10,000 USD for all other single currencies. Early withdrawal penalties apply. Fees may reduce earnings.
20. Interest Rate (Rate) and Annual Percentage Yield (APY) stated are accurate as of 8/26/2011 12:00:00 AM. Rate and APY may change without notice prior to the opening of the CD. The stated APY assumes that interest remains on deposit until maturity. The stated Rate and APY does not reflect the potential gains or losses associated with fluctuations in the market price of currency on deposit. Interest earned on your Basket CD will be calculated on and paid in additional units of the CD. Each unit is made up of each of the currencies listed above in accordance with the weightings specified. At maturity, your units can be rolled over into a new Basket CD or converted to U.S. dollars at an Exchange Rate that blends the Market Rate of each currency in accordance with that currency's weighting and also includes our Spread. The required minimum opening deposit is \$20,000. Early withdrawal penalties apply. Fees may reduce earnings.
21. Annual Percentage Yields (APYs) stated are accurate as of 8/26/2011 12:00:00 AM. This is a tiered, variable rate account. All interest rates, APYs, and tiers are subject to change without notice. The stated rates and APYs do not reflect any potential gains or losses associated with fluctuations in the market price of currency on deposit. Interest will be calculated and credited in the foreign currency in which the account is denominated. The required minimum opening deposit is \$10,000 USD for accounts denominated in Chinese renminbi and \$2,500 for all other accounts. Fees may reduce earnings.