

YIELD PLEDGE® CHECKING



SUMMARY OF BASIC TERMS*

ACCOUNT OPENING & USAGE				
	Minimum deposit required to open account		\$5,000	
	Monthly account fee		\$0	
	Requirements to waive monthly fee		N/A	
	Interest rate	Variable		This is a tiered, variable rate account. Interest rate, annual percentage yield (APY), and tiers may change. Interest will accrue on the average daily balance. Visit us online for a complete listing of current rates.
	ATM fees	\$0		EverBank does not charge its clients ATM fees at EverBank or other financial institution ATMs. Other financial institutions may charge our clients a fee for using their ATM. We will automatically reimburse our clients for other financial institution ATM fees on U.S. ATM transactions during any month that the average daily balance for the account is at least \$5,000.
	Non-Sufficient Funds (NSF) fee	\$30		This fee applies to all overdrafts, except those created by Visa® Debit Card or ATM card. This fee is limited to 2 per day per account.
	Returned deposited item fee	\$10		Per declined item deposited into your account.
		\$0		For New York or Vermont residents.
	Stop payment fee	\$30		Per item to stop payment for up to 6 months.
	Account closing fee	\$0		
	Online bill pay monthly fee	\$0		
OVERDRAFT PROTECTION OPTIONS				
Option A	No overdraft protection service	\$0		We will generally decline transactions on your account that exceed the available balance and charge you an NSF fee as described above. You may, but are not required to, select one of our Overdraft Protection Services in order to cover potential overdrafts and minimize these fees.
Option B: Overdraft Protection Service	Overdraft transfer fee	\$0		Per overdraft covered by transfer from linked account or line of credit.
	Overdraft line of credit interest rate	Variable		Based on the Prime Rate plus a margin of 5.9%. Visit us online for a complete listing of current rates.
OTHER COMMON FEES				
	ACH/EFT transaction out, with our assistance	\$0		
	Cashier's check	\$10		
	Online/mobile check deposit	\$0		
	Replacement Visa® Debit Card	\$5		
	Uncollected item fee	\$30		
	Wire funds into EverBank (domestic or foreign)	\$0		
	Wire funds out of EverBank (domestic)	\$25		
	Wire funds out of EverBank (foreign)	\$35		Additional fees may be charged by other financial institutions.

Important disclosures on reverse.

Continued on reverse

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PROCESSING POLICIES

Posting Order

The order in which withdrawals and deposits are processed

Cash transactions are generally posted at the time of transaction. Most other transactions are posted to your account during our nightly processing each Business Day.

1. **Cash transactions:** Cash withdrawals at a Financial Center, wire transfers and bank check purchases. Withdrawals in this category are paid intraday at the time of the transaction.
2. **ATM and Debit Card transactions:** Withdrawals or transfers conducted with your ATM or Visa Debit Card are paid during end of day processing and are posted by date and time received.
3. **Bill pay and other financial center transactions:** Bill Pay transactions, transfers requested at Financial Centers, checks deposited by others that have EverBank accounts at Financial Centers. Withdrawals in this category are paid during end of day processing and are paid from highest-to-lowest dollar amount.
4. **All other transactions:** All other checks and all other automatic payments (ACH transactions) are paid during end of day processing and are posted from highest-to-lowest dollar amount.

Funds Availability Policy

When funds deposited to your account are available

1. **Direct deposit, wire transfers and cash:** When you set up Direct Deposit, wire funds into your EverBank account or deposit cash in person to one of our employees, your funds are made available on the same Business Day that they are received. When we receive your deposit will depend on the cut-off times described in our Funds Availability Disclosure.
2. **Checks and certain money orders:** The first \$5,000 from a deposit of checks and certain money orders on any one day will be available on the first Business Day after the day of your deposit. The remaining funds will be available on the fourth Business Day after the day of your deposit. These rules will not apply to deposits made at an ATM.
3. **Extended holds:** Funds you deposit by check may be delayed for a longer period. Visit us online for more details.
4. **Special rules for new accounts:** If you are a new client, special rules may apply during the first 30 days that your account is open. Visit us online for more details.

* This summary describes only certain key features and fees, and is not a description of all terms and fees related to this account. For a complete description, visit us online to view the Personal Account Terms, Disclosures and Agreements Booklet.



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