

**Account opening & usage**

Minimum deposit required to open account	\$0	
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 at any time without notice. Interest will accrue on the daily collected balance.
ATM fees	\$0	<p>EverBank does not charge its clients ATM fees at EverBank or other financial institution ATMs.</p> <p>Other financial institutions may charge our clients a fee for using their ATM.</p> <p>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. For balances under \$5,000, we will reimburse our clients up to \$15 in ATM fees monthly.</p>
Non-Sufficient Funds (NSF) fee	\$0	EverBank does not charge NSF fees.
Returned deposited item fee	\$0	
Stop payment fee	\$25	Per item to stop payment for up to 6 months.
Account closing fee	\$0	

**Other common fees**

ACH/EFT transaction out, with our assistance	\$0
Official Check	\$0
Mobile check deposit	\$0
Replacement Visa <sup>®</sup> Debit card	\$0

**Wire fees\*\***

Wire funds into EverBank (from an international or domestic location)	\$0
Wire U.S. dollars out of EverBank to a domestic location	\$25
Wire U.S. dollars out of EverBank to an international location, without a currency exchange	\$35
Wire Foreign Currency out of EverBank to an international location, without a currency exchange	\$65
Wire Foreign Currency out of EverBank to an international location, with a currency exchange	\$30

\*\* Additional fees may be charged by other financial institutions that handle your wire request on our behalf or on behalf of the wire's beneficiary. Please inquire about these fees at the time you request your wire and refer to disclosures we may provide to you at that time. Foreign Currency exchange costs as described elsewhere in the Personal Account Terms, Disclosures and Agreements Booklet will also apply if you ask EverBank to conduct a Foreign Currency exchange on your behalf in connection with a wire.

## 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 an EverBank 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 EverBank financial centers, checks deposited by others that have EverBank accounts at EverBank 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

Our general policy is to delay the availability of funds from your deposits. Please visit us online to view our Personal Funds Availability Disclosure for more details.

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:** Generally, the first \$5,525 from a deposit of checks and certain money orders on any one day will be available on the first Business Day after the day we receive your deposit.
3. **Delayed availability:** In certain circumstances, funds you deposit may be delayed for longer periods. These circumstances include, but are not limited to, check deposits over \$5,525, cash or check deposits at ATMs that we do not own or operate, or if we believe that a check you deposit will not be paid.
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.

\* 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.