

Deposit Account Fee Schedule



25MCM0223.04

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account. For complete terms and conditions, see the Personal Account Terms, Disclosures and Agreements Booklet (the "Booklet").

EverBank Performance® Checking and EverBank Premier Checking Accounts

Minimum deposit required to open account	\$100
Monthly account fee	\$0

EverBank Performance Cash Management Account*

Minimum deposit required to open account	\$0
Monthly account fee	\$0

* The EverBank Performance Cash Management Account only serves as the Cash Management Account under the Asset Manager Service as further described in Section 3.1.44.

EverBank Checking Account

Minimum deposit required to open account	\$25
Monthly account fee	\$0

EverBank Performance Money Market, EverBank Premier Money Market, and EverBank Money Market Accounts

Minimum deposit required to open account	\$0
Monthly account fee	\$0

EverBank Performance Savings, EverBank Savings, EverBank Premier Online Savings, and EverBank Premier Savings IRA Accounts

Minimum deposit required to open account	\$0
Monthly account fee	\$0

EverBank Performance CD and EverBank Premier CD IRA

Minimum deposit required to open account	\$1,000
--	---------

See section 4.1.5.4 of the Booklet for information regarding Early Withdrawal Penalties.

Bump Rate CD

Minimum deposit required to open account	\$1,500
--	---------

See section 4.1.5.4 of the Booklet for information regarding Early Withdrawal Penalties.

CDARS® CD

Minimum deposit required to open account	\$10,000
--	----------

See section 4.1.6.7 of the Booklet for information regarding Early Withdrawal Penalties.

IntraFi® Cash Service ("ICS") Account

Minimum deposit required to open account	\$0
--	-----

WorldCurrency® Accounts

Standard Currency Exchange Spread

Less than 1% of the Wholesale Rate*

* If you ask us and we agree to conduct a Currency Exchange for you (such as when you add or withdraw funds from your account), we will convert the funds by calculating a Customer Exchange Rate. This rate is based on the application of our Spread to the prevailing Wholesale Rate and decreases with higher U.S. dollar transaction equivalents being exchanged, as follows:

Amount of Currency Exchange	Spread
≤ \$99,999.99	0.75%
\$100,000–\$399,999.99	0.50%
\$400,000–\$749,999.99	0.375%
≥ \$750,000	0.25%

Quoted Spreads may be greater than 1% and apply in cases where you ask us and we agree to permit you to "lock in" your rate in advance of your otherwise applicable Pricing Date. How we determine your Customer Exchange Rate is further described in the WorldCurrency Account

Terms and Conditions in Section 5 of the Booklet. The specific conversion rate that you will receive for any currency exchange is not published in any newspaper, website or other publicly available source.

Other WorldCurrency Account Fees. As indicated below and described in more detail in the WorldCurrency Account Terms and Conditions in Section 5 of the Booklet, we may charge monthly maintenance fees on WorldCurrency Access Accounts. We do not charge monthly maintenance fees on WorldCurrency CD or CD Basket Accounts. Cash Management Accounts are U.S. dollar-denominated deposit accounts used to support the opening of WorldCurrency accounts as more fully described in Section 5 of the Booklet. Refer to disclosures for the specific type of account you elect to use as your Cash Management Account for more information on fees and transactions limitations, if any, applicable to such accounts.

Fees and transaction limitations applicable to WorldCurrency Accounts are listed below.

Note: Minimum initial deposit amounts stated below are in U.S. dollars. Initial deposits made in a foreign currency must equal stated U.S. dollar minimums based on exchange rates in effect on the day of deposit.

WorldCurrency Access® Deposit Account—Money Market

Minimum deposit required to open account	\$2,500 or \$100/month*
Monthly maintenance fee	Varies**

* In lieu of the minimum opening deposit of \$2,500, the WorldCurrency Access Deposit Account Automatic Purchase Plan is available starting at \$100 per month. See section 5.4 of the Booklet for additional information regarding the WorldCurrency Access Deposit Account Automatic Purchase.

** Any monthly maintenance fee charged to your account will be disclosed to you on your rate sheet at the time that you open your account, or on a separate disclosure that we will provide to you at least 30 days prior to imposing or changing any monthly maintenance fee. In addition, any monthly maintenance fee will be charged in the Foreign Currency in which the applicable Access Account is denominated. See section 5.5.1.12 of the Booklet for additional information regarding the monthly maintenance fee.

WorldCurrency Access Deposit Account—Transaction

Minimum deposit required to open account	\$2,500
Monthly maintenance fee	Varies*

* Any monthly maintenance fee charged to your account will be disclosed to you on your rate sheet at the time that you open your account, or on a separate disclosure that we will provide to you at least 30 days prior to imposing or changing any monthly maintenance fee. In addition, any monthly maintenance fee will be charged in the Foreign Currency in which the applicable Access Account is denominated. See section 5.5.2.4 of the Booklet for additional information regarding the monthly maintenance fee.

WorldCurrency CD Account

Minimum deposit required to open account	\$10,000
--	----------

See section 5.5.3.8 of the Booklet for information regarding Early Withdrawal Penalties.

WorldCurrency CD Basket

Minimum deposit required to open account	\$20,000
--	----------

See section 5.5.4.9 of the Booklet for information regarding Early Withdrawal Penalties.

MarketSafe® Accounts

MarketSafe CD Account

Minimum deposit required to open account	\$1,500
--	---------

See section 6.3.1.4 of the Booklet for information regarding Early Withdrawal Penalties.

MarketSafe Cash Account

Minimum deposit required to open account	\$1,500
--	---------

World Markets Individual Retirement Account Service Fees

Closing Fees (Per IRA)	\$50
------------------------	------

General Service Fees

Account verification letter	\$0
ACH/EFT transaction out, with our assistance	\$0
ATM transaction fees (<i>Additional charges may be imposed by other financial institutions' ATMs</i>)	\$0
Bags—disposable night deposit bags (<i>Per 100</i>)	\$0
Bags—night deposit bags with key ¹	\$0
Bags—zipper bags ¹	\$0

Bill Pay	
Online Bill Pay Service, generally	\$0
Expedited electronic bill payment	\$4.95
Expedited overnight bill payment	\$14.95
Check printing	See the Fees subsection in the Specific Terms section of the Booklet for details
Copies (Checks, Statements) <i>(You can view and print checks and statements in online banking)</i>	\$0
Items sent for collection <i>(In addition to fees charged by other financial institutions)²</i>	\$20
Foreign items sent for collection <i>(In addition to fees charged by other financial institutions)²</i>	\$55
Legal processing fees	
Attachments	\$50
Garnishment	\$100
Legal process received	\$50
Levies	\$100
Mobile Check Deposit	\$0
Official Check	\$0
Overdraft automated transfer from linked EverBank account	\$0
Returned deposited item	\$0
Stop payment item	\$25
Visa Debit Card International Transaction Service Fee	2.0% of the amount of each transaction
Visa Debit Card Replacement - Normal delivery	\$0

Wire Fees*

Wire funds into EverBank <i>(from an international or domestic location)</i>	\$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 Booklet will also apply if you ask EverBank to conduct a Foreign Currency exchange on your behalf in connection with a wire.

Debit Card Limitations*

ATM withdrawals	\$2,020 per day
PIN-based transactions	\$5,000 per day
Non-PIN-based transactions	\$5,000 per day

* ATM and other transactions may also be limited in amount by the ATM owner or merchant.

1. Applies to in-financial center service only.

2. Intermediate banks and/or the paying bank may charge a fee to process any of the deposited drafts, whether sent for collection or sent for immediate credit. EverBank does not know the amount of and does not benefit from any such fees. The amount of any such fees will be deducted from the funds deposited to your account.