

Hands on involvement defines your perspective.  
Meeting your everyday needs is how we connect.

### High yields. Free Check Cards. Online Banking.

The ability to speak with a live person 24/7. And that's just the beginning. At EverBank®, we get it.

- > FreeNet® Checking Account
- > Yield Pledge<sup>SM</sup> Money Market Account
- > Certificates of Deposit
- > EverCard® Visa® Platinum

See us at [EverBankAdvisor.com](http://EverBankAdvisor.com), where you can do traditional things in original ways.



## FreeNet Checking Account: A free checking account—and a great interest rate.

Is some of your money sitting in an ordinary checking account—not earning a penny? Well, we can help you do better—much better. With a FreeNet Checking Account, your money could earn a yield much greater than what you'll find with those ordinary checking accounts. Add a free Check Card and award-winning Online Banking, and that adds up to an account that's far from ordinary.

- Receive complimentary Online Banking with the award-winning EverBank Financial Center. You have the option to pay your bills here—with no fees.<sup>2</sup>
- Online and Mobile Banking through the Online Financial Center. You can transfer between your EverBank accounts, check balances and more—all through your computer or internet-enabled phone.
- Free unlimited check writing—and your first book of checks is on us too.
- Access ATMs with no fees—EverBank will automatically reimburse non-EverBank charges on U.S. ATM transactions during any month that the customer maintains a minimum \$5,000 average monthly balance in their account.

### The EverBank Yield Pledge.

Open one of our Yield Pledge accounts, and your money will earn a yield in the top 5% of competitive accounts<sup>1</sup>.

Looking for an account with the Yield Pledge? Look to these accounts:

- FreeNet Checking Account
- Yield Pledge Money Market Account
- Yield Pledge CDs

## Yield Pledge Money Market Account:

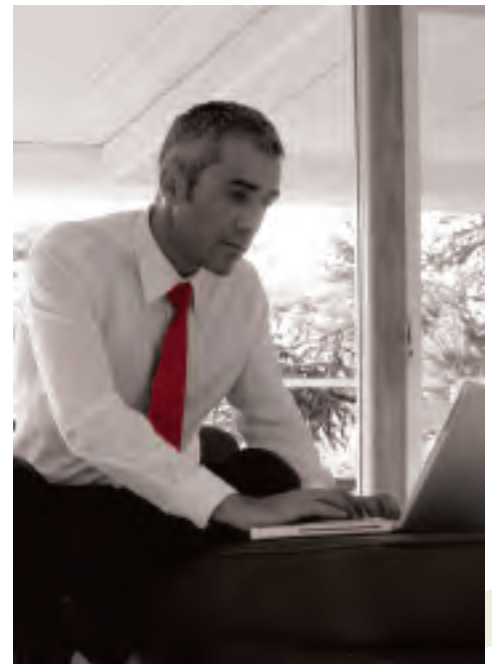
High yields without tying up your funds.

Access to your cash and competitive yields. That's the EverBank Yield Pledge Money Market Account. You'll find a money market account that provides you access to your money,<sup>3</sup> low minimum balances and our industry recognized Yield Pledge.

Whether you're saving for an emergency fund or working toward some other short-term goal, the Yield Pledge Money Market Account can help you accomplish your objectives easily and conveniently.

### Features you want. Benefits you'll enjoy.

- Earn high yields pledged to be among the top 5% of competitive accounts offered by leading banks with our Yield Pledge<sup>1</sup>.
- Open with a low \$1,500 initial deposit.
- Make up to 6 withdrawals or transfers per month.<sup>3</sup>
- No monthly maintenance charge for balances of \$5,000 and above (*otherwise an \$8.95 fee*).
- Online and Mobile Banking through the Online Financial Center. You can transfer funds between your EverBank accounts, check balances and more—all through your computer or internet-enabled phone.



*Bank your way – with high yields, convenience and more.*

# Certificates of Deposits: Where an industry staple and EverBank innovation meet.

We've taken everything you'd expect in a traditional CD and combined it with our signature approach. And the result—two types of CDs that offer you a wide range of maturities, no account fees, high yields and more.

Yield Pledge Certificate of Deposit	CDARS® Certificate of Deposit
\$1,500 minimum deposit	\$10,000 minimum deposit
Terms from 3 months to 5 years	Terms from 3 months to 3 years
20-day reminder sent prior to maturity and automated rollovers	15-day reminder sent prior to maturity
FDIC insurance up to \$250,000 through December 31, 2013 <sup>4</sup>	FDIC insurance up to \$50 million through CDARS <sup>5</sup>

Selecting the right personal banking product depends on your needs and goals. From no fee bank accounts to money market accounts and CDs with industry-leading high yields, EverBank has personal banking products to fit many needs.

	FreeNet Checking	Yield Pledge Money Market	Yield Pledge CD	CDARS CD
Yield Pledge <sup>1</sup>	Yes	Yes	Yes	No
Initial Deposit	\$1,500	\$1,500	\$1,500	\$10,000
Monthly Fee	None	\$8.95	None	None
FDIC Insured	Yes	Yes	Yes	Yes <sup>5</sup>
Terms	N/A	N/A	3 months - 5 years	3 & 6 month; 1 - 3 years

Questions?:  
Contact your Investment Professional  
Apply online:  
EverBankAdvisor.com

# EverCard Visa Platinum Credit Card:

An exclusive for our EverBank customers<sup>6</sup>—a no fee, premium credit card with a great rate and an option for flexible rewards.

Many premium credit cards require annual fees—as high as \$100. But not EverCard. No annual fee and a low interest rate make this credit card a cut above the rest.

Designed for individuals with exceptional credit, EverCard offers qualified customers cutting-edge account management tools—enabling you to categorize and print detailed reports of your transaction history.

## You deserve the best—and shouldn't have to pay for it.

- The EverCard Visa Platinum offers a competitive variable annual percentage rate (APR).
- No annual fee.
- Exceptional online account management tools allowing you to track expenses and create reports.

### EverCard Rewards Program<sup>7</sup>

Upgrade your EverCard Visa Platinum with one of the nation's most flexible reward programs. Earn reward points for every dollar you spend using the card. Redeem reward points for all sorts of travel (including airlines, cruises, hotels and auto rentals) or merchandise. Enjoy air travel without blackout dates or airline restrictions.

Investment Professional Name & ID: Robert Stupple ST504625  
Company Name: Step Stone Financial E-mail: Robert@StepStoneFinancial.com  
Phone: 845 565 5911 Website: StepStoneFinancial.com

1. EverBank pledges to keep the yield on your account in the top 5% of competitive accounts as tracked in the *Bankrate.com National Index*<sup>TM</sup> of leading banks and thrifts. For the Yield Pledge CD this pledge applies at the time of purchase, or when rolling your expiring CD into a new CD with EverBank.
2. The FreeNet Checking Account offers optional Online Bill Pay. Online Bill Pay has no fee when you maintain a minimum average monthly balance of at least \$5000. Otherwise a \$8.95 monthly fee is assessed for Online Bill Pay.
3. Because this is a money market account, you are limited by Federal regulation to six transfers or withdrawals per month. See Terms and Conditions for details. Withdrawals or transfers in excess of these limits are subject to a fee. IRA withdrawals may be subject to taxes and penalties. Please consult with your tax advisor for more information.
4. EverBank is an FDIC insured federal savings association. The standard insurance amount of \$250,000 is in effect through December 31, 2013. On January 1, 2014 the standard insurance amount will return to \$100,000 per depositor for all account categories except IRAs and other certain retirement accounts, which will remain at \$250,000 per depositor.
5. The Certificate of Deposit Account Registry Service (CDARS) offers Certificates of Deposit (CDs) that allow FDIC insurance in excess of single institution limits, subject to availability based on CD term and participation limits. Placement is based on date and time of application approval and funding. Deposits above single institution FDIC insurance limits will not benefit from higher insurance protection until the CDARS account is Placed. Accounts are Placed each week on Thursday or the next business day thereafter. Early withdrawal penalties apply. A minimum deposit of \$10,000 is required to open the account. CDARS and Certificate of Deposit Account Registry Service are registered service marks of Promontory Interfinancial Network, LLC. Published rates and APYs are not applicable to CDs in excess of \$5 million; please call for a rate quote.
6. EverBank banking deposit relationship is required. Subject to credit approval.
7. The EverCard Visa Rewards Program and UChoose is provided by Points2U, which is not affiliated with EverBank, its subsidiaries or affiliates. The name "Points2U" is a trademark of Points2U. This is an optional program. Fees apply.

EverBank is a Member FDIC and Equal Housing Lender. EverBank's relationship with your Investment Professional is through a joint marketing agreement for the sale of banking products only. Otherwise, there is no other affiliation.

EverBank, the Infinity Sphere and the EverBank logo along with FreeNet and Yield Pledge are proprietary service marks of EverBank. All rights reserved.