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Your guide to the latest news, information, and expert insights into the financial world



Meeting  
your financial  
life goals  
in a timely  
manner.

It could make all the difference. — Page 3

You have financial goals for every decade of your life. We have ways to help you achieve them.

Find out more inside.

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You want all of your finances in one site. They can be. EverBank® Online Financial Center — Page 4

The economy is global. Your portfolio can be, too. Diversify your portfolio with foreign currencies and precious metals. — Page 6

# FreeNet Checking and Yield Pledge Money Market Accounts

## Progress checks and saving are important to your financial life goals.

### Our checking and savings accounts pledge to help—and pay top yields.

You know that goals are a part of your everyday life. And you need them, whether they are developmental, educational, career, or financial.

EverBank can help you meet the financial goals in every decade of your life. Two ways are with our FreeNet® Checking and Yield Pledge<sup>SM</sup> Money Market Accounts.

Check out the accounts below. Then read the article to the right to see if you're hitting the financial goals that experts recommend. Read the portion of the article that corresponds to your age, and then look to the next decade to see what you have to look forward to. You may even be ahead of schedule.

### Earning a high yield is just one benefit.

Savings and checking accounts should pay you back—big. If your money is sitting in an ordinary account, being used by your bank for free, we know you can do better. Why not consider our FreeNet Checking and Yield Pledge Money Market Accounts?

With both a high-interest checking and savings account, you'll be making the most of your money. And each account comes with our Yield Pledge—where we pledge your yield will be within the top 5% of competitive accounts available from leading banks.<sup>1</sup> So you know your yield is good for the long term.

Also with both accounts, you'll have both liquidity and a simple place to stash cash.<sup>2</sup> With FreeNet Checking, you'll enjoy easy access to your money to help with your day-to-day financial management. And you'll also have the Yield Pledge Money Market to help you reach your savings goals.

So put the FreeNet Checking and Yield Pledge Money Market Accounts to work for you. You'll find they can help you realize and meet your financial life goals, whether they be:

- Setting plans in motion for buying a home or other major purchase (your 20s)
- Determining if you're saving enough for retirement (your 20s through 60s)
- Ensuring your finances are where they need to be after retirement (your 70s)

Feature	FreeNet	Yield Pledge Money Market
Interest Bearing w/Yield Pledge	Yes	Yes
Minimum Opening Balance	\$1,500	\$1,500
Online Financial Center Access <sup>3</sup>	Yes	Yes
Check Writing	Free	Free
Access to Cash (ATMs, checks) <sup>2</sup>	Yes	Yes
FDIC Insurance (for at least \$100K)	Yes	Yes

For more information about these accounts and our Yield Pledge, check us out online at [EverBank.com](https://www.EverBank.com). And do something traditional—in an original way—at EverBank.

<sup>1</sup> 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.

<sup>2</sup> Money market accounts 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.

<sup>3</sup> Not available with IRAs.

## Meeting your financial life goals in a timely manner. It could make all the difference.

### For Your Children or Grandchildren:

**Their Teen Years** In their teen years—and sometimes younger—your children or grandchildren can start earning money through an allowance or part-time job. Your children or grandchildren's pre-teen years are also a great time to get a checking and/or savings account to save the money they earn. By their late teens and into college, they should be ready to handle the responsibility of a credit card. It's great to have for emergencies. And it's good for their credit score, too.

**Your 20s** In your 20s, you may just be getting out of college. So you've likely got some education debt—and credit card debt from college purchases. According to experts, this is the time to 1) take control of your credit cards and other debt and 2) start saving and investing in your future. The earlier you do both, the greater gains you could see from compound interest. Experts recommend paying off debts with the highest interest rate first (likely credit card debt), followed by debt with lower rates or tax deductions<sup>1</sup> (such as student loans). And start saving—especially if you want to own a home. If your employer offers a 401(k) or other retirement plan, be sure to take advantage of it.

**Your 30s** In your 30s, you'll likely have paid off all or a good portion of your college debt. You may even have a family of your own and be able to share expenses with your significant other. But that might also mean additional family expenses and possibly a mortgage, leaving you with more debt than before. Experts agree that you should do what you can to curb your expenses. Consider refinancing your mortgage, if you have one, or consolidating your debt to a home equity product to take advantage of lower rates and possible tax deductions.<sup>1</sup> Also, consider creating a will, especially if you have kids. And keep saving and investing, with the focus of minimizing expenses while maximizing your contributions to either an IRA or employer-sponsored plan.

**Your 40s** You'll want to save as much as you can for your child's education during your 40s, but you should have some equity built up in your home. This might be an alternative to consider when preparing for your child's higher education-related expenses, including tuition, room, and board. Since you should be making more than you did in your 30s, your debt should be more manageable. But again, be sure to watch that credit card debt. It can add up fast. Now is the time when you really need to focus on your retirement. You have even less time than before for saving and investing. Experts agree that this should be one of your top priorities.

**Your 50s** In your 50s, you may feel as though everything is falling into place financially: The kids are now independent, and you're making even more than you did in your 40s. You may even be close to having your home paid off. But then the kids move back in. You have to play the role of parent to your parents. And, retirement is just a decade away. Experts recommend that you help your kids become more financially independent. Otherwise, it may be putting your own financial well-being in jeopardy. For your parents, you might consider helping them get long-term care insurance. Consider it for yourself and your spouse, too. What's most important is to make sure you've saved enough for your retirement, including both living expenses and medical costs.

**Your 60s** Your retirement is finally here. But the challenge now is living comfortably off what you've saved. If you retire too quickly, you may need to go back into the work force, which has its pros and cons. That is, more money vs. less time to relax. You may even consider retiring a little later, to allow your portfolio to grow even more. You'll also want to take a look at your will—and estate planning. It's a good idea to do this with every major life event, or every three to five years, whichever is sooner.

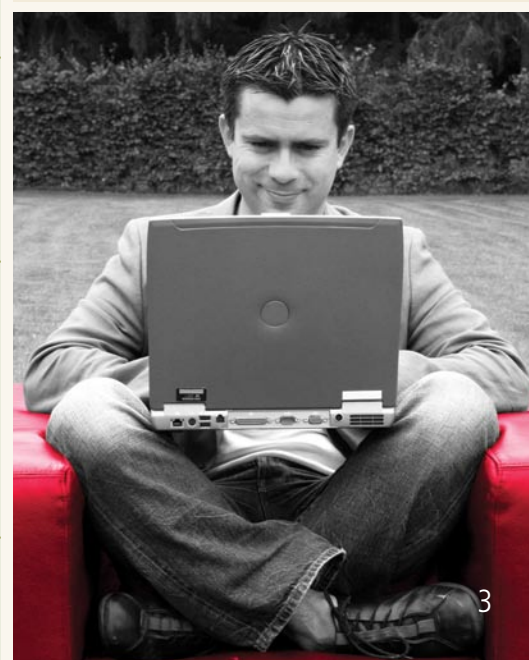
**Your 70s and Later** Other than traveling, spending time with friends and family, and just general relaxing, your main (financial) duty in your 70s and later years is to ensure that the wealth you've accumulated lasts. Or can be safely passed on to your heirs. Speak with your financial advisor about the best ways to do both. After you turn 70.5, you'll be required to take minimum distributions from your retirement accounts. So be sure you know the rules. You might also have income from Social Security or secure investments. If you haven't already, consider long-term care insurance to protect these and other assets. And with more free time, why not volunteer? You could do something you enjoy and help others. There might even be tax advantages, too.<sup>2</sup>

*Keeping up with these financial life goals can help make things smoother and may give you more time to enjoy every decade of your life.*

<sup>1</sup> Consult your tax advisor.

## Who said a mortgage has to be complicated?

Whether you're purchasing a home or refinancing an existing one, it can be complicated deciding which lending solution works best for you. EverBank can help turn this complicated event into a positive experience. Our Mortgage Specialists can quickly provide a solid understanding of your home-financing options. And you can enjoy creating different financing scenarios conveniently from your computer with our extensive library of financial calculators. Check it all out at [EverBank.com](http://EverBank.com). Or call at 888.882.EVER (3837), option 6.



## You want all of your finances in one site.

They can be—with the EverBank Online Financial Center.

You've got banking and investing accounts. And then there are your loans. Add to that your other bills: insurance, utilities, cable/satellite, phone, Internet, memberships, and subscriptions. They all contribute to the files—or piles—of paperwork you have at home.

They can be difficult to manage, as you're well aware. But they don't have to be—with a little help from our article to the right and the EverBank Online Financial Center. Read the five steps for giving your finances a clean sweep. Then learn how the Online Financial Center can show you your net worth and keep you financially organized, helping you with Steps 2-4. You may be surprised at just what it can do.

## It really is about making your life easier.

You often hear how certain products and services can make your life easier. But how many actually do? Here's one service that does: the EverBank Online Financial Center. It couldn't be easier to control your finances. That's because you can link all of your banking and investing accounts, whether they be EverBank accounts or not, through the Online Financial Center. Yes, in just one place and with just one password. That's original.

And that means you can see all of your liabilities—whether they be your credit card, mortgages, or utilities—together with your assets, such as your banking, brokerage, and 401(k) accounts. You can add them all up and see your total net worth.

What else does the Online Financial Center offer you? You also get eBills, which enables us to receive your bills and post them online for you, as well as easy management of your World Markets accounts. You can even set up account preferences, make online payments, and transfer funds between EverBank and non-EverBank accounts. A few other features and their benefits include:

Feature	Benefit
Account Alerts	Customize alerts for all your accounts, so you can manage your finances the way you want—when you want.
Reports	Track your spending, financial progress, and more. And set it up the way that works best for you.
Quicken and Money	Download your account transactions easily from the Online Financial Center.
Security	When you're signed on to the Online Financial Center, you can manage your finances in a secure site. So that's one less thing to worry about.

And did we mention our site has won awards in the past? We are one of only six banks awarded the Forbes.com "Best of the Web" (2001-2005).

Why not see for yourself what the Online Financial Center is like? Visit our home page at [EverBank.com](http://EverBank.com) and click on "our demo" in the upper left-hand corner. More information can be found just below that under "what's new." We're serious about making your life easier. Check out the site if you are, too.

# Why not give your finances a clean sweep?

(No dusting required.)



## Five steps to lessen the clutter and increase financial efficiency.

As you know, too much financial clutter can be confusing and overwhelming. It's understandable. But the result can be missed or late payments, which can turn up on credit histories and scores. We have a solution for you—in five easy steps. We're confident they'll take some of the clutter out of your life and make your finances more efficient.

### ○ — STEP ONE — ○

#### Do your own credit and background check.

Get recent copies of your credit report and look them over. Check for any signs of credit fraud—any accounts you don't recognize or any incorrect information. Note anything you find and let the appropriate credit-reporting agency know.

Next, look for old bank accounts or credit cards you may have forgotten about. You may no longer need them. Consider closing accounts that are newer and credit cards that have lower credit limits. Older accounts and credit cards with higher limits are good for your credit score. But if you're planning to apply for a loan within 12 months, you may want to wait on closing any accounts, just in case.

### ○ — STEP TWO — ○

#### Merge—it's good for your files and pocketbook.

After going through your accounts, think about those you could close or consolidate. For example, having one checking account—or multiple checking accounts at one bank instead of several banks—might cut down on your paperwork and fees. Every little bit helps. (Did you know? The EverBank Online Financial Center allows you to consolidate and view all of your finances together. All of them—even from other financial institutions.)

Also, consider consolidating your loans or other debt. It makes sense if you have a loan or credit card with enough credit and a lower rate.

You'd then only have one bill to pay. And think of the savings. You may even consider a home equity loan or cash-out refinance. These loans often have the lowest interest rates, and interest may be tax-deductible (consult your tax advisor).

### ○ — STEP THREE — ○

#### Remember the 3 A's to pay: altogether, automatically, and (in) advance.

Consider consolidating again. But this time, consolidate your payment due dates. Here's why: Paying your bills *altogether* is easier than paying them separately throughout the month. That way, you won't miss paying stray bills. You can make bill paying even easier by having your bills paid *automatically* from your checking, savings, or credit card each month. Then, you don't even need to think about them.

The easiest payment method is to pay *in advance*. And it's not only the easiest, but smart, too. You'll have less paperwork and fewer bills every month. And some companies, like insurance providers, offer discounts when you pay in advance. Easy, less paper, fewer bills, and discounts—you can't beat that.

### ○ — STEP FOUR — ○

#### Go online for savings and accuracy.

The steps above will help you cut down on the paperwork you receive. And save trees. But you can cut back even more by using your home computer.

Most of your finances can now be handled online or with computer software. You can create a budget, balance your checkbook, pay your bills, watch your investments, file your taxes or view statements. These programs can also improve the accuracy of your finances and show you where you could save more money. Almost like having a personal accountant.

### ○ — STEP FIVE — ○

#### Move your paperwork from piles to files.

You'll need to keep some of your financial documents, or you may want to have some on hand. In these cases, you'll need a filing system.

There are many ways to file. One suggestion would be to keep two sets of files: current year files and past year files. Organize each alphabetically by either the service provider's name or type of service provided. Each time you receive a new statement or letter from the service provider, drop it in the back of the file folder. Filing couldn't be easier. At the end of the year, transfer the documents and receipts you need to keep from the current year files to the past year files. Then shred the rest. This is also a good time to review and update any financial documents you have.

*The steps above could save you hours of paperwork and filing—as well as money, headaches, and hassles—in the long run. Why not give them a try?*

## The economy is global. Your portfolio can be, too.

Diversify your portfolio with foreign currencies and precious metals.

Perhaps you're considering entering the world of foreign currency or precious metals investing. Or maybe you've been here before, and you're interested in learning more. Whichever the case, there are many factors to consider. And you're in luck. We're going to let you in on some features you might not know about, through the currency article to the right and the product information below.

### Think globally—with foreign currencies and precious metals.

Why not cover the globe and make sure your portfolio is covered, too? Both are possible. Just look to foreign currencies and precious metals, which are available in a variety of account types from EverBank to match your risk tolerance and experience.

With foreign currencies, you can open a money market account or a CD denominated in foreign currencies that you believe will appreciate against the U.S. dollar. So you choose both the account and the currency. We offer all of the major foreign currencies to pick from, including some from emerging markets. We also offer currency conversion rates within 1% of the wholesale spot price that EverBank pays for your currency—among the lowest in the nation!<sup>1</sup> It allows your deposit to work even harder for you.

Then there are **Non-FDIC insured** precious metals from EverBank—another way to diversify.<sup>2</sup> A precious metal like gold can help boost and diversify your portfolio because it has historically maintained its purchasing power over long periods of time (although past performance is not a guarantee of future results).

Feature	Foreign Currency Money Market Accounts	Single and Multi-Foreign Currency CDs	Non-FDIC Insured Precious Metals <sup>2</sup>
Minimum Opening Balance	\$2,500 (some exceptions apply)	\$10,000 (some exceptions apply)	\$5,000
Interest Bearing Cash Account (easy access to cash with ATMs, checks)	Yes	Yes	Yes
Online Financial Center Access <sup>3</sup>	Yes	Yes	Yes
Personal Assistance	Yes	Yes	Yes

As you'll soon discover, the world of foreign currency investing and precious metals is vast. A good starting point is [EverBank.com](http://EverBank.com). There, you'll find information to help you get started, including guides to global and currency investing. These guides will show you the basics with examples that break down each step so you can see what it means to you and your bottom line. And what's great is—the guides don't cost you a thing.

To download the guides, click on "Foreign Currencies" under the Products tab on the home page, and then click on the appropriate links in the lower right-hand navigation.

<sup>1</sup> The currency conversion rate will be within 1% of the wholesale spot price EverBank pays for the currency. Exceptions may occur when a specific conversion rate is agreed upon between you and EverBank. Please note, if you request funds in your account to be denominated in a currency other than the currency sent to EverBank to fund your account, EverBank will convert the funds using the then prevailing currency conversion rate offered by EverBank.

<sup>2</sup> **EverBank Metals Select products are not deposits of EverBank, are not insured by the FDIC or any other government agency and the value of the holdings are not guaranteed, and are subject to significant risk, including the possible loss of principal due to market price movement. Investing in metals involves degrees of risk that make them unsuitable for certain individuals. You should carefully consider the suitability of such metals before making any decision.**

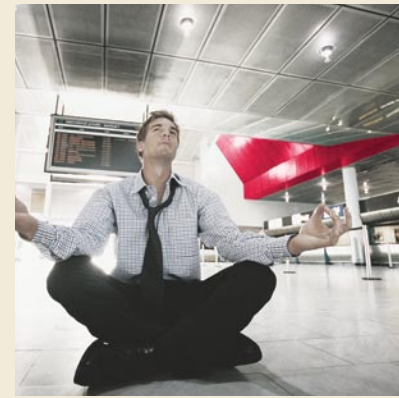
<sup>3</sup> Not available with IRAs.

<sup>4</sup> Your EverBank deposit accounts are insured by the FDIC for at least \$100,000. FDIC insurance covers against loss due to the failure of the institution, but not market-related fluctuations, including changes in currency prices. The amount of deposit insurance available for funds denominated in foreign currency will be determined and paid in the United States dollar equivalent of the foreign currency on the institution's date of default. As with all investments, investors can lose money, including principal due to currency fluctuations, over the term that you own it. Please only invest with money that you can afford to risk, and as part of a broadly diversified investment strategy.

Get help with foreign currency. Talk with our global market and domestic specialists today.

# Thinking about currency investing?

By Chuck Butler, author of the *Daily Pfennig* and President of EverBank World Markets



*Making the right currency decision doesn't have to be so hard. When contemplating an investment in a country's currency, ask yourself this one simple question:*

If this country were a company, would I buy its stock?

If the answer is yes, the signs are good that the currency in question would be a suitable investment. If the answer is no, and you wouldn't buy its stock, then don't buy its currency either.

## Factors that determine a currency's value

Interest rates are a major determinant of a currency's value. Generally speaking, when interest rates change, investors should anticipate some reaction in the currency markets.

Currency investors tend to bid up the value of a currency as interest rates rise. Conversely, if monetary policy makers lower or hold steady the level of interest rates, a weakening of the currency is apt to follow.

Interest rates aren't the only factor influencing currency levels. A country's deficit standing and political stability also top the list. The relative attractiveness of investment opportunities found in the country, reflected partly in the yield offered on government-issued debt, also comes into play.

## From weakness to bleakness: the U.S. dollar

No country has ever gone into the red like the United States and not experienced a currency crisis. The current U.S. account deficit stands at a whopping 6% of GDP. Remember when analysts set the crisis ceiling at 4.5% of GDP?

And now financing to the United States—in the form of foreign purchases of U.S. government-issued debt—has dropped to an amount that is barely enough to cover our indebtedness. (Perhaps keeping U.S. interest rates unattractively low for so long hurt us here.)

If the U.S. debt is not funded by foreign investment, one of two things needs to happen:

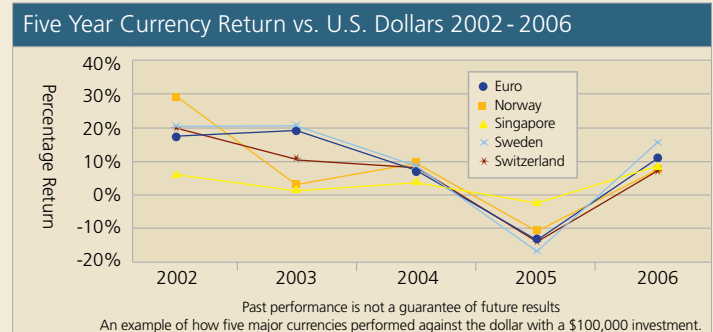
1. The U.S. government must raise the interest rate on treasuries to a level that once again attracts foreign investors. Doing so, of course, likely would bring the economy to its knees, or
2. The U.S. government must debase the currency, to make buying treasuries more affordable for foreign investors.

Given these two choices, the government likely will continue to opt for a weaker dollar.

## Diversification opportunities

At no time in history has a country ever accumulated a deficit the size of the U.S. deficit today. A turnaround is not out of the question, though, given the massive size of our economy.

In the meantime, currency markets are ripe with opportunities to play off the dollar weakness. Doing so offers U.S. investors an added bonus: a way to hedge against the soft dollar and low interest rates, which are limiting the appreciation potential of many domestic investments.



### DEFICIT DANCE

A starting point in identifying currency opportunities relative to the dollar would be any country that is carrying a surplus, or positive balance of payments. Put simply, these countries don't have a deficit dragging down their economy.

### THE EURO FACTOR

Most analysts view the euro as the offset currency to the dollar: If the dollar is weakening, it should show up in a rising euro—and vice versa. The second most liquid currency in the world, the euro has surprised many observers by gaining credibility so swiftly since its inception seven years ago. Some analysts even believe the euro could challenge the dollar as the world's reserve currency.

### ASIAN PARTICIPATION

The yen remains as weak as it was five years ago, and in Singapore, the currency is nearly as soft. Both trends suggest an opportunity for appreciation against the dollar. Pressure is mounting on China to build more flexibility into the renminbi, which right now is permitted to move only .03% against the dollar daily. With an economy that has ballooned by 8% to 10% GDP in each of the past six years, China could face the specter of rising inflation. The best way to combat inflation, of course, is with a strong currency.

### EMERGING MARKETS

Developing countries lack mature capital market systems. As such, any investment in these countries' currencies should be viewed as a speculative component of a total portfolio.

# You've got financial life goals to meet.

Here are the Top 5 ways [EverBank.com](http://EverBank.com) can help.

- 1** **Take a tour:**  
Learn more about how the features of the EverBank Online Financial Center can help you meet your financial goals. Tour the demo on our home page.
- 2** **Use the news:**  
Take advantage of the helpful financial news, expert insights, and more in our EverBank Newsletter. Why not sign up for it online?
- 3** **Ask an expert:**  
Check with Chuck (Butler), our currency and economic trends expert. Submit your financial questions online, and read his answers to other people's questions.
- 4** **Control your accounts:**  
Manage your EverBank accounts with both EverBank.com and the Online Financial Center. You can even update your address or order deposit envelopes.
- 5** **Formulate your future:**  
Use our site's Tools & Calculators, such as our mortgage and foreign currency tools, to help you chart your financial course.

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