

GUIDE TO CURRENCY INVESTING

Understanding the mechanics of buying and selling foreign currency

An investment class all to itself, foreign currencies can be considered a good addition to your portfolio that may help you diversify in an ever-changing financial and political climate. EverBank® prepared the *Guide to Currency Investing* to familiarize you with the general topic of foreign currencies as well as with the specific services that we offer.

After you review this guide, you may call our World Markets trade desk (800.926.4922) if you have any questions—our Currency Specialists can help you get started with foreign currencies today.



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Foreign Currency 101— The Basics

It's all about diversification. Depending on your own tolerance to risk, there are many ways to build a portfolio. Stocks, bonds, bank CDs and real estate are typical parts of a diversified portfolio. Many experts believe that foreign currencies by themselves may reduce overall portfolio risk, and that foreign currencies are a hedge against a decline in the value of the U.S. dollar.

Naturally, you want every asset in your portfolio to gain in value all the time—but in reality, a portfolio is about balancing the risk of loss against the potential for return.

The easiest way to understand what the exchange of foreign currencies can do for your portfolio is to consider a hypothetical case like this:

1. Let's say you have \$20,000 in U.S. dollars (USD) and you use it to open a one-year CD in the British pound (GBP). If 1 GBP is worth, for example, 1.74 USD, you would get 11,494.25 GBP ($20,000 \div 1.74 = 11,494.25$)¹
2. One year passes, and you exchange your 11,494.25 GBP back into USD at the then prevailing currency conversion rates offered by EverBank.

a. If the British pound increased in value over the U.S. dollar since you first exchanged them, the increase in value is what you earned. So if 1 GBP is now worth 1.80 USD, you would receive \$20,689.65 ($11,494.25 \times 1.80 = 20,689.65$), or a profit of \$689.65.¹

b. If the British pound decreased in value over the U.S. dollar since you first exchanged them, the decrease in value is what you would lose. So if 1 GBP is now worth 1.65 USD, you would receive \$18,965.51 ($11,494.25 \times 1.65 = 18,965.51$), or a loss of \$1,034.49.¹

Essentially, when the U.S. dollar is weak against a foreign currency, by definition that currency has gained against the U.S. dollar. If you own that currency then you will gain and make a profit. When the U.S. dollar is strong, a foreign currency can lose value, and you lose money. What causes a strong or weak currency? Experts feel there are various influencers: the country's economic growth, trade deficits, budget deficits, stock market performance, interest rates and politics.

You can diversify your portfolio with foreign currencies when you open a WorldCurrency deposit account or CD. You'll not only gain if the foreign currency increases in value, but you may also earn interest on the account.

If you invest in a foreign currency CD that pays interest, then the interest paid (called Interest Income) can cushion a possible fall in value—or, it can improve your profits with a rise in value. We also offer foreign currency products that actually increase in value if your selected foreign currency weakens against the U.S. dollar. (See page 4-5 for information about our DollarBull® CD.)

Besides the money you could gain, foreign currency investment accounts are easy ways to efficiently and effectively diversify your portfolio globally, which can reduce your

Currencies available for Certificates of Deposit²

- Australian dollar
- British pound
- Canadian dollar
- Euro
- Hong Kong dollar
- Icelandic krona
- Indian rupee
- Mexican peso
- New Zealand dollar
- Norwegian krone
- South African rand
- Swedish krona
- Swiss franc

All are available through EverBank. Additional foreign currencies are available for WorldCurrency Access Deposit Accounts. Please contact the trade desk for complete details.

overall portfolio risk. As a matter of fact, some global diversification can help you ease the effects of regional economic fluctuations.

Currency Conversion/ Exchange Rates

Converting currency is fairly straightforward. You simply take the amount of currency you have, multiply or divide it by the exchange rate, and this will give you the amount that your currency is worth in another currency.

Exchange rates are quoted in two ways—American style and European style. The style used is determined by how the currency is

¹ Your currency conversion rate will be within 1% of the wholesale spot price EverBank pays for your currency. Exceptions may occur when a specific conversion rate is agreed upon between you and EverBank.

² You may not withdraw any part of the CD prior to maturity without consent from EverBank. In the event that extenuating circumstances exist, and the funds are needed by you, we may allow an early withdrawal, imposing withdrawal penalties. A U.S. dollar check must be sent on an early withdrawal. The withdrawal penalty imposed by EverBank is all interest accrued on the CD beginning with the opening date of the CD up to and including the early withdrawal date. In addition, the remaining value of the CD will be converted to U.S. dollars at prices prevailing in the market at the time of early withdrawal, minus a conversion cost of up to 1.5%. It is possible that you may receive less U.S. dollars upon early withdrawal than you provided for conversion to a deposit, due to change in currency prices. To avoid penalties, please purchase CDs only with money you will not need to access prior to the maturity date.

being reported in the exchange marketplace. Depending on the currencies in your portfolio, you may have a mixture of both American and European style currencies. As a matter of convenience, EverBank will quote both American and European styles, as the currency dictates, and show an approximate U.S. dollar balance on the date your statement is generated.

American Style

Major currencies quoted in American style exchange rates include the British pound, Australian and New Zealand dollars, and the Euro. American style indicates the number of U.S. dollars per foreign currency unit. For example, a quote of 1.91 USD/GBP indicates that:

- 1.00 British pound converts into 1.91 U.S. dollars
- 100,000 British pounds converts into 191,000 U.S. dollars
- 100,000 U.S. dollars converts into 52,356.03 British pounds

European Style

Most other major currencies not mentioned above are quoted in European style. They include the Swiss franc, Japanese yen and Canadian dollar. European style exchange rates indicate the number of foreign currency units per U.S. dollar. For example, a quote of 1.18 CHF/USD indicates that:

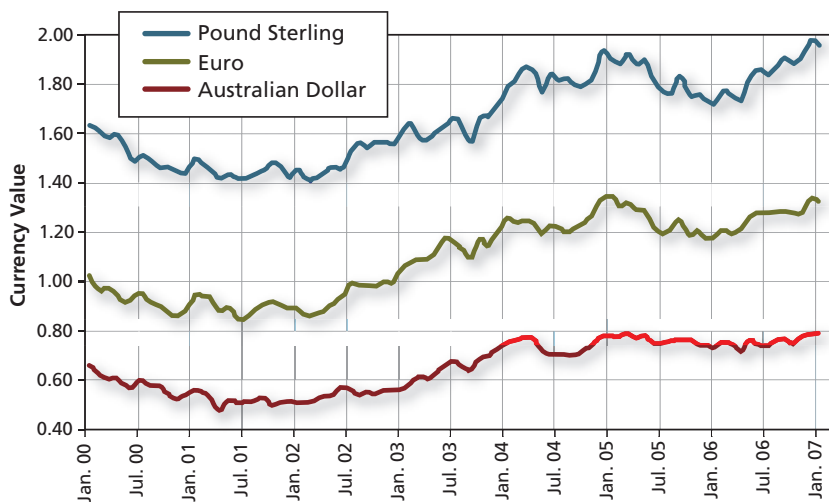
- 1.00 U.S. dollar converts into 1.18 Swiss francs
- 100,000 U.S. dollars converts into 118,000 Swiss francs
- 100,000 Swiss francs converts into 84,745.76 U.S. dollars

Other differences between the two . . .

Rising and declining numbers

For depositors holding accounts denominated in foreign currencies quoted in American style, a rising number shows a rise in value of the foreign currency (and a gain in your

Currency Movements: January 2000–January 2007



account), while a declining number shows a loss in value of the foreign currency (and a loss in your account).

European style is the exact opposite from American style. A rising number indicates a fall in value of the foreign currency (and a loss in your account) while a declining number indicates an increase in value of the foreign currency (and a gain in your account).

Charts

- American style currencies move as stocks do. An upward line suggests a profit, while a downward line shows a loss.
- European style is again the exact opposite. An upward line suggests a loss, while a downward line shows a profit.

Price for Conversion

Much like the purchase or sale of bonds in your portfolio, your price for conversion is based on the monetary amount of the transaction and exchange rates at the time of conversion. Conversions are based on the "spot" price (the current market price for a currency) quoted between institutional

dealers in the interbank market. Your currency conversion rate will be within 1% of the wholesale spot price EverBank pays for your currency. Exceptions may occur when a specific conversion rate is agreed upon between you and EverBank.

EverBank Foreign Currency Products

Now that you understand how foreign currencies exchange works and how foreign currencies can be an important part of your investment portfolio, here are ways you can buy them through our FDIC-insured³ foreign currency products. To check the rates on any of our foreign currency products, visit www.everbank.com.

WorldCurrency Access Deposit Accounts

This is a money market deposit account denominated in most major currencies from around the world. It can fall in value if the currency weakens against the U.S. dollar, but it can gain in value if the currency strengthens against the U.S. dollar.

- Add to or withdraw from (with two-day

³ EverBank is an FDIC insured federal savings association. Your EverBank deposits are insured against bank insolvency for up to \$100,000. FDIC insurance coverage does not protect against any risk associated with fluctuation in currency prices. Your foreign currency accounts, including any principal deposited therein, may lose value as a result of market fluctuation if the U.S. dollar strengthens against the foreign currency you own.

The amount of deposit insurance available for the funds denominated in a foreign currency will be determined and paid in the U.S. dollar equivalent of the foreign currency on the institution's date of default.

Detailed Example of a WorldCurrency CD

What if you believed that the British pound would gain against the U.S. dollar? What returns could you see if you opened an EverBank WorldCurrency CD based on this belief? Assume you open a one-year CD in the British pound with an initial investment of \$20,000. The example below shows the effects of changing currency prices and interest you would earn on your CD. Note the role of interest income in the three scenarios below. In many cases, the interest income is a significant portion of the total return with a CD denominated in a foreign currency.

Scenario one, the British pound gains against the U.S. dollar by 3.45%. Your total return on your original \$20,000 investment is \$1,724.13. The total return is a combination of the exchange rate gain of \$689.65 and interest income of \$1,034.48.

Scenario two, the pound gains .57% against the dollar and you earn a total of \$1,120.68 (currency exchange value of \$114.94 and interest income of \$1,005.74).

Scenario three, the pound falls against the dollar by 5.17%.

Example Assumptions:

U.S. dollar investment amount:	20,000 USD
Opening currency exchange rate:	1.74 USD/GBP (or 0.5730 GBP/USD)
Holding period:	365 days
Holding nominal interest rate:	5.00% APY (paid in British pounds)
Holding principal:	11,494.25 GBP
Holding interest:	574.71 GBP
Ending foreign dollar amount:	12,068.96 GBP

You would receive a net loss of (\$86.22), with the loss due to the lower currency exchange value. In this example, the interest earned offsets the majority of the exchange rate loss (or currency loss) and reduces the overall amount of loss.

	Currency Conversion	Currency % Change	Interest Income	Exchange Rate Gain or (Loss)	Total Gain or (Loss)	Investor Receives	Total % Return
Scenario 1	1.8000	3.45%	\$1,034.48	\$689.65	\$1,724.13	\$21,724.13	8.62%
Scenario 2	1.7500	.57%	\$1,005.74	\$114.94	\$1,120.68	\$21,120.68	5.60%
Scenario 3	1.6500	(5.17%)	\$948.27	(\$1,034.49)	(\$86.22)	\$19,913.78	(.43%)

settlements) in accordance with money market account regulations.

- Make deposits or withdrawals in local currency via draft or wire, or convert to or from U.S. dollars for current value.
- Make payments to and from your account in either U.S. dollars or in foreign currencies.
- Earn interest in local currency. Interest rates paid are tiered to reflect the size of the deposit. Most start receiving interest at \$10,000 (USD).
- Open with a minimum balance of \$2,500 (USD). Some exceptions may apply.

WorldCurrency Certificates of Deposit

These CDs are denominated in any single foreign currency, available in 3-month, 6-month, and 12-month terms. CDs can fall in value if your currency weakens against the

U.S. dollar, but can gain in value if your currency strengthens against the U.S. dollar.

- Provide currency exposure, typically with higher rates of interest than WorldCurrency Access Deposit Accounts.
- Make deposits or withdrawals in local currency via draft or wire, or convert to or from U.S. dollars for current value at the then prevailing currency conversion rates offered by EverBank.
- Choose from most major currencies, including those of some emerging markets.
- Open with a minimum balance of \$10,000 (USD). Some exceptions may apply.

WorldCurrency Index Certificates of Deposit

These CDs are comprised of a selection of different currencies, available in 3-month and 6-month terms. It can fall in value if the

currencies weaken against the U.S. dollar, but it can gain in value if the currencies strengthen against the U.S. dollar.

- Pursue a specific objective while seeking to reduce risk through diversifying to three or more currencies.
- Choose from the World EnergySM CD, EuroTraxSM CD, Pan-AsianSM CD, Petrol CD, Commodity CD, and the Viking CD.
- Open with a minimum balance of \$20,000 (USD).

See the Detailed Example of a WorldCurrency CD section on page 4.

EverBank DollarBull Certificates of Deposit

These CDs are denominated in most major foreign currencies. Unlike WorldCurrency CDs, your DollarBull CD can increase in value if your chosen foreign currency weakens

Detailed Example of a DollarBull CD

What if you believed the U.S. dollar will gain against a particular foreign currency, like the British pound? What returns could you expect if you opened a one-year DollarBull CD in the British pound? Investors open a DollarBull CD when they believe the U.S. dollar will strengthen against a particular foreign currency.

Why DollarBull CDs must work harder to make a return

DollarBull CDs do not earn interest. Instead the investor is responsible for paying the interest, which is called Net Interest Cost. Among other things, Net Interest Cost includes EverBank's cost of hedging against currency transaction risk. Think of DollarBull CDs as the inverse of a WorldCurrency CD, which means to make a positive return, the U.S. dollar must significantly gain against the foreign currency of your choice in order to more than cover the net interest cost obligation and leave you with a gain.

Scenario one, the British pound gains against the U.S. dollar by 3.45%, and in this case that would be a loss in principal of (\$1,724.13).

Scenario two, the pound did not change against the dollar from the 'entry' price when the CD was opened, to the 'exit' price when the CD matured. Even though the pound remained

Example Assumptions:

U.S. dollar investment amount:	20,000 USD
Opening currency exchange rate:	1.74 USD/GBP (or 0.5730 GBP/USD)
Holding period:	365 days
Holding nominal interest rate:	5.00% APY (paid in British pounds)
Holding principal:	11,494.25 GBP
Holding interest:	574.71 GBP
Ending foreign dollar amount:	12,068.96 GBP

unchanged against the dollar, you still experience a loss of 5% due to your net interest cost obligation.

Scenario three, the dollar gains against the pound by 8.05%, which means you have a total gain of \$689.66. This gain is realized by the difference between the exchange rate gain (or currency gain) of \$1,609.20 less the Net Interest Cost paid of \$919.54.

	Currency Conversion	Currency % Change	Net Interest Cost	Exchange Rate Gain or (Loss)	Total Gain or (Loss)	Investor Receives	Total % Return
Scenario 1	1.8000	3.45%	(\$1,034.48)	(\$689.65)	\$1,724.13	\$18,275.87	(8.62%)
Scenario 2	1.7400	0.00%	(\$1,000.00)	\$0.00	(\$1,000.00)	\$19,000.00	(5.00%)
Scenario 3	1.6000	(8.05%)	(\$919.54)	\$1,609.20	\$689.66	\$20,689.66	3.45%

against the U.S. dollar. Conversely, the value will decrease if the chosen foreign currency strengthens against the U.S. dollar.

- Comes with a fee called Net Interest Cost.
- Open with a minimum balance of \$10,000 (USD).

See the Detailed Example of a DollarBull CD section above.

EverBank Metals Select⁴ (non-FDIC insured)

Many financial experts agree that a truly diversified portfolio should include, in addition

to currencies, precious metals, such as gold or silver. These metals have proven over time to be a valuable hedge against periods of monetary inflation and economic upheaval. Even when investments such as stocks, bonds and mutual funds tend to underperform, metals generally perform well or remain stable⁵.

Also, an increased demand in gold and silver in recent times has helped drive their prices upward. Since the supply of gold and silver is not endless, basic economic theory takes hold—meaning higher prices for higher demand.

EverBank Metals Select allows you to buy and sell gold and/or silver easily.

- Decide how much of your portfolio to allocate to metals.
- Make tactical reallocation as market conditions change.
- Choose from coins or bars, or pooled metal by the ounce. Storage fees may apply.
- Request delivery of your metals at any time (certain fees apply).
- Account minimums and fees are among the lowest in the nation.

⁴ EverBank Metals Select products are not deposits of EverBank, are not insured by the FDIC, and are subject to significant risk, including possible loss of principle 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.

⁵ Past performance is not a guarantee of future results.

- Buy/sell within approximately 1% of current spot market prices for Holding Accounts and within 1% of the following day's A.M. fixing price on the London Bullion Market Association for Pooled Accounts—lower than typical 4-7% commission charged by metals brokers and/or dealers.

Multi-currency Index CDs

EverBank is always monitoring global currency activity for new investment opportunities. Our Index CDs blend a combination of currencies into a single CD. Each CD is created in response to a new opportunity or region where currencies are showing the potential for positive economic movement.

With an EverBank World Markets Index CD, you access multiple currencies in just one CD. Multi-currency Index CDs available through EverBank:

- **World EnergySM CD**
Currencies: British pound, Canadian dollar, Australian dollar, Norwegian krone
- **EuroTraxSM CD**
Currencies: Swiss franc, Swedish krona, Euro, Norwegian krone
- **Pan-AsianSM CD**
Currencies: Australian dollar, Japanese yen, Singapore dollar, Hong Kong dollar
- **Petrol CD**
Currencies: Norwegian krone, British pound, Mexican peso
- **Commodity CD**
Currencies: Australian dollar, New Zealand dollar, Canadian dollar, South African rand
- **Viking CD**
Currencies: Swedish krona, Norwegian krone, Danish krone

Frequently Asked Questions

Q. What are the advantages of currency investing?

A. Our currency products offer you a time-proven and simple way to diversify your portfolio—globally. And by diversifying in foreign currencies, you may reduce your overall portfolio risk. A Currency Specialist

can help you determine the amount and types of currencies that are appropriate for your situation and are available to discuss risk considerations and make suggestions.

Q. What are the advantages of currency investing with EverBank World Markets?

A. EverBank is the only bank in the nation offering individual retail investors foreign currency CDs and deposit accounts. Our minimum investment requirements are among the lowest in the nation. Deposit accounts can be opened for as little as \$2,500 and CDs for as little as \$10,000. (Exceptions may apply.) Our multi-currency Index CDs requires a \$20,000 opening deposit.

- Major market currencies and emerging market currencies available. You may choose from among all the world's major currencies and even some emerging markets when opening a deposit account or CD. Recall that our multi-currency Index CD is a strategic and predetermined group of several different currencies.
- Hold multiple currency accounts at no extra charge. We never impose fees just because you hold more than one deposit account or CD.
- Consolidated customer account. For owners of more than one account, we consolidate your different accounts under a unique customer number. This makes it easier for you to keep track of your accounts online and through monthly account statements.

Q. How do I get started?

A. Easy, just complete and mail to us your account application. Accounts are usually opened within two days of receiving your completed, signed application and initial account funding. You may fund your account by including a personal check made payable to EverBank World Markets. You may otherwise wire or transfer funds from an existing EverBank account, e.g., FreeNet[®] Checking Account. You may send funds in U.S. dollars or in the foreign currency of the account that you want to open. If you send U.S. dollars, the funds will be converted into the foreign currency using

the then prevailing currency conversion rates offered by EverBank. Additionally, your currency conversion rate will be within 1% of the wholesale spot price EverBank pays for your currency. Exceptions may occur when a specific conversion rate is agreed upon between you and EverBank.

See the back cover for our contact information and wiring instructions.

Q. How is the currency conversion rate used by EverBank determined?

A. The currency conversion rate will be within 1% of the wholesale spot price EverBank pays for your currency. Exceptions may occur when a specific conversion rate is agreed upon between you and EverBank. Or you may convert your currency elsewhere and fund your preferred EverBank account with the appropriate foreign currency. As always, please feel free to contact the trade desk for current rates and/or details.

Q. How do I make a trade?

A. Call us (800.926.4922) during normal business hours to make a trade. At that time, you may provide trading instructions (e.g., type of trade, amount/type of currency, special instructions) and lock in a rate. *Note: You must have your customer number with you when you call.*

For true convenience, you may always go to the EverBank Online Financial Center to place trade instructions, view trade history, and set maturity instructions.

Q. How do I make deposits?

- A. There are a number of ways you can make an account opening deposit or add money to an existing deposit account:
- Mail a check directly to EverBank World Markets.
 - Transfer funds from an existing EverBank account. Call us (800.926.4922) or log in at the EverBank Online Financial Center to make a transfer.
 - Wire money from another institution.

See the back cover for our contact information and wiring instructions.

Q. May I transfer funds between bank accounts at EverBank and currency accounts?

A. Yes. You may call us (800.926.4922) to execute a transfer between your accounts (standard transaction times apply), or you may make an online transfer through our award-winning online banking and financial site, the EverBank Online Financial Center.

Q. How do I make withdrawals from a deposit account?

A. By going online and logging in to the EverBank Online Financial Center, you can quickly place all your withdrawal or trade requests. For security reasons, withdrawal checks will be mailed to the address of record. If you wish to wire funds to an account with a different title or holder name, the request must be made in writing and it must be signed by the account holder. You may receive withdrawals in either the foreign currency or in U.S. dollars. However, if you choose U.S. dollars, then you will be charged a currency conversion fee. Your currency conversion rate will be within 1% of the wholesale spot price EverBank pays for your currency.

See the inside back cover for our contact information and wiring instructions. Withdrawals can be made in either U.S. dollars or the foreign currency specific to your account.

Q. Are there fees for EverBank World Currency accounts?

A. EverBank does not charge monthly maintenance fees on deposits; the foreign currency amount delivered by you or purchased from EverBank funds your chosen investment.

Q. How do I make money on an investment in foreign currency?

A. You may benefit or experience a gain from an investment in foreign currency by the applicable rate of interest you may earn on your deposit and/or the ability of the selected foreign currency to appreciate against the value of the U.S. dollar (for regular WorldCurrency products) or if the U.S. dollar

appreciates against the selected foreign currency (for DollarBull CDs). Please note that you should never consider investing in foreign currency based solely on the rate of interest you may earn. However, you should carefully consider how both the rate of interest and the potential of currency appreciation may impact your decision to own products in foreign currency. As previously demonstrated in the hypothetical illustrations in this Guide, both interest earned and the ability to benefit from the appreciation in the underlying currency work independently of one another. If needed, please refer to the hypothetical illustrations for more details.

Q. How do I earn interest?

A. The interest you earn on your currency account depends on several different things: the specific currency you are invested in, your account balance, and the type of account, i.e., Access Deposit Account or CD. For instance, CDs generally earn a higher rate of interest due to term commitments. You may view current rates at www.everbank.com or call us (800.926.4922) to request a rate sheet.

Q. How do I receive interest payments?

A. For Access Deposit Accounts. Interest is paid monthly in the currency specific to the account. It is calculated daily by multiplying your current principal balance by the daily periodic rate.

- For CDs. Interest will be paid on the date of maturity and in the currency specific to the CD, unless otherwise instructed. The daily balance method is also used to calculate interest, but the specific rate is a fixed rate that is locked at the time of purchase. If you choose to roll the CD, the new locked rate is based on the rate at maturity.
- Interest earned on your Index CD will be paid in additional units of the CD. Each unit is made up of currencies in a selected Index CD and in accordance with the set weightings at the time of purchase. On maturity, your units can be rolled over into a new Index CD or converted to U.S. dollars at a conversion rate that blends the market value of each currency in accordance with that currency's weighting.

Why invest with EverBank

EverBank is the only bank in the nation that offers FDIC-insured³ deposit accounts and CDs denominated in many of the world's major currencies.

Our online structure allows us to give you higher yields on your deposits but also charge low-to-no fees. EverBank World Markets does not charge monthly maintenance fees on WorldCurrency deposits. We pledge our exchange rates will be the best in the nation, and we trade closely to the "spot" price in the institutional bank market.

When you open a WorldCurrency or a non-FDIC insured Metals Select⁴ account at EverBank, you'll automatically receive industry-leading, integrated online access to all of your EverBank and non-EverBank accounts at our award-winning online banking and financial management site, EverBank Online Financial Center.

Q. How can I limit the risk of currency price fluctuations prior to the maturity of my WorldCurrency CDs?

A. While the potential gains associated with currency price fluctuations are one of the reasons why our customers find WorldCurrency CDs attractive investments, we do offer alternatives to help our customers mitigate their exposure to currency price fluctuations without 'breaking' the CD. EverBank offers you the opportunity to lock in your exit currency conversion rate before the maturity of your CD. Exercising this Lock-In Alternative is like "selling forward" in the currency market—as if you were selling the principal and interest due at maturity of the CD to the bank at a specially quoted rate. The Lock-In Alternative can be used to preserve gains already made in the currency or to prevent

additional losses as a result of continued weakness in the underlying currency due to market fluctuations. The Lock-In Alternative requires you to redeem your CD at maturity and may not be beneficial or appropriate in all circumstances. You should carefully consider your financial goals including, but not limited to, your risk tolerance and portfolio structure before exercising this option. This Lock-In Alternative can only be used in accordance with the terms and conditions of your CD. Please call the Trading Desk for details.

Q. Will I receive account statements or a 1099-INT?

A. Monthly statements are mailed to holders of foreign currency Access Deposit Accounts. CD account holders do not receive monthly statements, but they will receive a maturity notice 30 days prior to the maturity date. Those who roll a CD are mailed an opening confirmation and a closing notice. 1099-INT Forms are mailed annually to all account holders and summarize any interest earned over the previous year. The amount reported is the U.S. dollar equivalent of foreign currency interest paid, converted at the rates prevailing at the time of interest payment.

Q. Am I required to report earned interest and capital gains?

A. Interest earned during the year and reflected in your 1099-INT Form must be reported. Please maintain all records of your account, and you should always consult your tax advisor regarding tax implications pertaining to your specific situation.

Q. How can I make changes to my account?

A. You may call (800.926.4922) or write to request changes to your account. See *right for our contact information*.

Q. What happens when my CD matures?

A. Notice of maturity. You will receive a notice 30 days prior to the maturity date. If you previously provided us with standard instructions, e.g., rolling the CD, these will happen automatically. Five days prior to maturity, if you have not provided us with any standard instructions for your CD, your CD (including all principal and interest) will be rolled into a new CD of the same currency and term, at the prevailing rate.

- Options you have at maturity. If you contact us at least five days before maturity, you may choose to do any of the following with your CD: you may liquidate your CD; you may roll the CD proceeds (principal plus interest) into a new CD or withdraw the interest and reinvest the principal, or you may change the currency and/or the term. The trade desk requires at least five days to allow the appropriate amount of time needed to properly process your request.

Q. How can I request standard instructions for my CD?

A. Please call us (800.926.4922) to request any standard instructions for your CD. No signed forms are required.

Q. May I close my CD prior to maturity?

A. You may not withdraw any portion of your CD prior to maturity without the consent of EverBank. EverBank will consider your situation and may allow for early withdrawal, but penalties will apply.⁶ Certain other restrictions apply to DollarBull CDs. See *the section on DollarBull CDs for more details*.

How to contact us

Mailing Address:

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St. Louis, MO 63144

Phone:

800.926.4922
Monday–Thursday,
8:30 A.M. to 5:30 P.M. EST
Friday, 8:30 A.M. to 4:00 P.M. EST

E-mail:

worldmarkets@everbank.com

Fax:

888.882.0073

Web:

www.everbank.com under

Foreign Currencies

Foreign Currency Wire Instructions:

Call the trade desk for details.

U.S. Dollar Wire Instructions:

EverBank World Markets
ABA/Routing Transit #: 063000225
For Credit To: [Your Name]
Account Number: [Your Account Number]
8100 Nations Way
Jacksonville, FL 32256
904.281.6000

⁶ A U.S. dollar check must be sent on an early withdrawal. The withdrawal penalty equals all interest accrued on the CD from the CD opening date through the early withdrawal date. The remaining value of the CD will be converted to U.S. dollars at prevailing market prices, minus a cost of up to 1.5%. Due to changes in currency price, it is possible you may receive less U.S. dollars than you originally provided. To avoid penalties, please purchase CDs with money you will not need prior to the maturity date.

