

PERSONAL BANKING

# Streamlined account application

Current clients may use this simplified application to apply for any of our personal banking deposit accounts, as long as the account holders and the type of account (e.g. individual, joint) will be the same as your current EverBank account. Complete this application online or by hand using blue or black ink. To apply for other accounts, visit us online at [everbank.com](https://everbank.com).

## Submit application and required documentation



EverBank—New Accounts Department  
PO Box 44060  
Jacksonville, FL 32231

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### **For new accounts funded by check, mail the check to:**

EverBank—New Account Deposits  
PO Box 11622  
Newark, NJ 07101-9940

### **Notes for Non Residents of the United States:**

At this time, EverBank does not offer its products and services to individuals located outside of the United States. As a result, if you are not located within the United States, please do not proceed with this application or provide us with any of your personal information, as EverBank will be unable to process your request.

For security purposes and to help the government fight terrorism and money-laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. For this reason, we will ask you for your name, address, date of birth, Social Security number or other Tax Identification Number, and other information that will allow us to identify you. We may also ask other questions or request other documents meant to verify your identity.

## 1. Tell us about the existing account

\_\_\_\_\_  
Name on account

\_\_\_\_\_  
Social Security number/TIN

\_\_\_\_\_  
Existing account type

\_\_\_\_\_  
Existing account number

\_\_\_\_\_  
Home phone\*

\_\_\_\_\_  
Mobile phone\*

\_\_\_\_\_  
Email

\* By providing your phone number, you expressly consent and agree that EverBank, its affiliates, agents, subsidiaries, service providers or any other company acting on its behalf may contact you at that number for any reason about your accounts, now or in the future, by any method, including with an automatic telephone dialing system, prerecorded message, or text message, and including at a number for a cellular phone or other wireless device, regardless of whether you incur charges as a result. To learn more about our privacy practices, please go to [everbank.com/legal/privacy](http://everbank.com/legal/privacy).

### Referral information

Provide the referring person, publication, website, or offer referral code (if provided)

\_\_\_\_\_  
Referral

## 2. Choose account[s] and service[s]

Checking	Deposit amount
EverBank Performance Checking account <sup>1</sup> (\$100 minimum)	
EverBank Checking account <sup>1</sup> (\$25 minimum)	
<b>Total checking deposit</b>	

### Additional features

- Checking, money market or savings account overdraft protection** (Specify the account you'd like your new checking account to link to)
- New money market or savings account** (Be sure to also select the applicable Money Market or Savings Account box below)
- Existing checking, money market, or savings account:** \_\_\_\_\_

(Specify existing account number)

Would you like either of the following: **Visa® Debit card** **Complimentary checks**

Savings	Deposit amount
EverBank Performance Savings account <sup>1</sup> (\$0 minimum)	
EverBank Performance Money Market account <sup>1</sup> (\$0 minimum)	
Would you like either of the following: <b>Visa® Debit card</b> <b>Complimentary checks</b>	
<b>Total savings deposit</b>	

1. Not eligible as an IRA.

Certificate of Deposit	
EverBank Performance CD <sup>2</sup>	CDARS <sup>®</sup> CD <sup>2,3,*</sup>
Deposit amount (\$1,000 minimum per CD)	Deposit amount (\$10,000 minimum per CD)
3 mo	3 mo
6 mo	6 mo
9 mo	---
1 yr	1 yr
1.5 yr	---
2 yr	2 yr
2.5 yr	---
3 yr	3 yr
4 yr	---
5 yr	---
<b>Total deposit</b>	<b>Total deposit</b>

Bump Rate CD <sup>1</sup>	
Term	Deposit amount (\$1,500 minimum)
3.5 year	
	<b>Total deposit</b>
	<b>Total CD deposit</b>

World Markets <sup>®</sup> Cash Management account (For World Markets account openings)	Deposit amount
<input type="radio"/> EverBank Performance Cash Management account (No minimum required)	
Would you like either of the following: <input type="checkbox"/> Visa <sup>®</sup> Debit card <input type="checkbox"/> Complimentary checks	
	<b>Total deposit</b>

**3. Fund account(s)**

Write and mail a check payable to the account holder(s) or trust

(Mail to: EverBank–New Account Deposits, PO Box 11622, Newark, NJ 07101-9940)

Wire funds:  U.S. dollars  Foreign currency: (Specify) \_\_\_\_\_

Preferred contact:  Phone: \_\_\_\_\_  Email: \_\_\_\_\_

Transfer funds from my existing EverBank Account: (Account number) \_\_\_\_\_

<b>Total deposit with this application (Funds will be distributed as instructed in section 2)</b>	
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**4. Tell us about your total deposit**

If your total initial deposit is less than \$100,000, skip to section 5.

To meet government requirements for opening an account, please tell us:

a) What is the source of your initial deposit?

<b>Salary</b>	<b>Inheritance</b>	<b>Sale of property</b>	<b>Rent proceeds</b>
<b>Alimony</b>	<b>Business income</b>	<b>Other: (Describe) _____</b>	

If you are only applying for a CD, skip to section 5.

b) What is the source of future deposits?

<b>Salary</b>	<b>Inheritance</b>	<b>Sale of property</b>	<b>Rent proceeds</b>
<b>Alimony</b>	<b>Business income</b>	<b>Other: (Describe) _____</b>	

2. Not eligible as an IRA.

3. Funding limits apply. Please see our website for current funding limits applicable to each CD. Funds for a CDARS<sup>®</sup> CD account ("CDARS CD") may be submitted for placement only after a depositor enters into a CDARS Deposit Placement Agreement with us. This agreement contains important information and conditions regarding the placement of funds by us. CDARS CDs are placed each week on Thursday or the next business day thereafter. Early withdrawal penalties apply. IntraFi and CDARS are registered service marks of IntraFi Network LLC.

\* Requires the

### 5. Agreements and certifications

By signing section 6, opening or otherwise using an EverBank account(s), I understand and agree that EverBank, National Association ("EverBank") will rely on the veracity and completeness of the information on this application in opening the requested account(s). I hereby certify that the information provided in the application and any accompanying documentation is true, complete, and accurate and that I will notify EverBank of any material change in such information or statements. I agree/understand and certify to EverBank that:

- I have read and agree to be bound by the terms and conditions of the account as set forth in the Personal Account Terms, Disclosures and Agreements Booklet, the Deposit Account Fee Schedule, and any other disclosures or addenda related to the accounts or services I have requested on this application, and to which I give my consent to EverBank opening and/or providing, each of which may be amended from time to time.
- I authorize EverBank to make any credit, employment, or other investigative inquiries that it deems appropriate (including, without limitation, obtaining a consumer report) in connection with its determination to open, renew, update, maintain, or collect on my account. I understand that upon my request, EverBank will provide information on whether a consumer report was obtained and the names and addresses of any consumer-reporting agencies that provided such reports.
- I understand that EverBank may report information about my account to credit bureaus. Late payments, missed payments, or other default on my account may be reflected in my credit report. In addition, I understand that I am being notified, as required by law, that a negative credit report reflecting on my credit record may be submitted to a credit reporting agency if I fail to fulfill the terms of any credit obligations I may have to EverBank.
- I understand that all information I supply when applying for an account or requesting new or additional products or services becomes property of EverBank and will not be returned, except as required by law.

The undersigned agrees that we, EverBank, in our sole discretion, may accept documents that you have signed and sent to us by electronic means, like fax, email, or other file transmittal processes we might offer. By sending us any such document by electronic means, the undersigned agrees that we may rely on it and on the signature, and that the document is binding on the signer even if the original signed document is not delivered to us.

**Backup withholding certifications.** For federal tax purposes, a U.S. person includes an individual who is a U.S. citizen or U.S. resident alien; a U.S. partnership, corporation, or company; and domestic trusts and estates. The following certifications relate to this tax status and reporting obligations applicable to EverBank. For joint accounts, these certifications are made as to the primary accountholder. Non-U.S. persons do not make these certifications and should check the box below where indicated and provide the corresponding additional documentation.

**Under penalties of perjury, I certify that:**

1. The taxpayer identification number I have given on this application is correct; and
2. I am a U.S. citizen or other U.S. person; and
3. I am not subject to backup withholding because:
  - (a) I am exempt from backup withholding, or
  - (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or
  - (c) the IRS has notified me that I am no longer subject to backup withholding; and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.


**Check this box if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.**

**Check this box if you are not a U.S. person. Non-U.S. persons (that is, persons who are not a U.S. citizen, U.S. resident alien, or other U.S. person) will need to provide EverBank with the applicable IRS Form W-8 (to certify foreign status; electronic copies will not be accepted), a copy of your valid passport and proof of residence.**

### 6. Signature[s]

By signing below the undersigned acknowledges and agrees to these terms and conditions.

**Note:** The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

	_____	_____	_____	_____
	Primary account holder	Date	Additional account holder	Date
	_____	_____	_____	_____
	Additional account holder	Date	Additional account holder	Date

**For bank use only:** \_\_\_\_\_

_____	_____	_____	_____
Date	FC number	Associate name (Print first & last name)	Associate number

