

PERSONAL WORLD MARKETS®

# New account application

To apply for any of our WorldCurrency® accounts, MarketSafe® Certificates of Deposit or **non-FDIC insured** Metals Select® accounts, complete this application online or by hand using blue or black ink. To apply for other accounts, visit us online at 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.

# New account documents

The following items, which vary based on the account you choose, should be included with your completed application.

## **Power of Attorney** (if applicable)

- Notarized agent or attorney-in-fact signature
- Copy of the Power of Attorney

## **Payable-On-Death (POD) Accounts**

- Manage Account Beneficiaries

## **Trust Account**

- EverBank Trustee Certification
- Copy of page in Trust document describing the Trust (i.e. who is the Trustee(s), Grantor(s), title of Trust, creation date of Trust, etc.)
- Copy of signature page in Trust with grantor(s)' and Trustee(s)' signatures



**Download a PDF by clicking on the icon  
or by visiting**

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. How did you hear about us?

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

## 2. Choose account type

Select only one of the following account types:

**Individual account**

**Joint account with Rights of Survivorship**

**Custodial account:**

**(Optional)** If you have chosen a Custodial Account and would like to nominate an individual to act as Custodian in the event the named Custodian dies, resigns, is unable or unwilling to serve as Custodian.<sup>1</sup>

\_\_\_\_\_  
First/middle/last name

\_\_\_\_\_  
Date of birth

\_\_\_\_\_  
Social Security number

**Trust account:**

\_\_\_\_\_  
Name of Trust/account title (Example: John Smith Trustee(s) for the benefit of Ann Smith, or The John Smith Living Trust)

This Trust account is a(n):  **Revocable Trust**  **Irrevocable Trust**

Tax ID type:  **SSN**  **TIN**

Tax ID number: \_\_\_\_\_

If the Grantor(s) and Trustee(s) are different and/or not using the Grantor's Social Security number as the Tax ID for the Trust, provide the Grantor(s)' name, date of birth, and Social Security number:

\_\_\_\_\_  
Grantor name

\_\_\_\_\_  
Date of birth

\_\_\_\_\_  
Social Security number

Special instructions: \_\_\_\_\_

**Other account:** \_\_\_\_\_

1. Depending on the state laws applicable to the Custodial Account, this section may not be an appropriate or effective way to designate a successor custodian. By allowing you to name a successor, EverBank makes no legal representation as to the appropriateness or effectiveness of the designation for your particular account. Please contact your legal counsel with any questions regarding naming a successor custodian for your account.

### 3. Applicant details

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#### Primary applicant/minor/trustee

##### Personal information

_____	_____	_____	_____	_____
Title	First name	M.I.	Last name	Suffix
_____		_____		
Social Security number/TIN		Date of birth		
_____		_____	_____	
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).

##### Address information

_____	_____	_____	_____	_____
Residential address (No PO boxes)	City	State	Country	ZIP
Is your residential address also your mailing address? <input type="radio"/> Yes <input type="radio"/> No (If no, provide your mailing address below.)				
_____	_____	_____	_____	_____
Mailing address (If different from above)	City	State	Country	ZIP

##### Citizenship information

I am a:  U.S. citizen  
 U.S. resident alien (Please provide your country) \_\_\_\_\_  
 Non-resident alien (Please provide your country) \_\_\_\_\_

Are you authorized to work in the United States?  Yes  No

##### Employment information

Status:  Employed  Self-employed  Retired  Student/minor  Not employed

_____	_____	_____
Employer name	Position or title	Length of employment

### Secondary applicant/custodian/trustee/attorney in fact (power of attorney)

(If you have additional applicants copy this page as needed and return with application.)

#### Personal information

_____	_____	_____	_____	_____
Title	First name	M.I.	Last name	Suffix
_____		_____		
Social Security number/TIN		Date of birth		
_____		_____		_____
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).

#### Address information

_____	_____	_____	_____	_____
Residential address (No PO boxes)	City	State	Country	ZIP
Is your residential address also your mailing address? <input type="radio"/> Yes <input type="radio"/> No (If no, provide your mailing address below.)				
_____	_____	_____	_____	_____
Mailing address (If different from above)	City	State	Country	ZIP

#### Citizenship information

I am a:  U.S. citizen  
 U.S. resident alien (Please provide your country) \_\_\_\_\_  
 Non-resident alien (Please provide your country) \_\_\_\_\_

Are you authorized to work in the United States?  Yes  No

#### Employment information

Status:  Employed  Self-employed  Retired  Student/minor  Not employed

_____	_____	_____
Employer name	Position or title	Length of employment

#### 4. Choose EverBank World Markets® account(s)

##### WorldCurrency Access® Deposit account<sup>1,2</sup>

Specify your currency and deposit amount. (**\$2,500 minimum per account**)

Currency	Deposit (in U.S. \$) <sup>3</sup>
1.	
2.	
3.	
<b>Total deposit</b>	

##### WorldCurrency Access® Deposit Account Automatic Purchase Plan<sup>1,2</sup>

Specify your currency and purchase plan amount. (**\$100 minimum per month account**)<sup>3,4</sup>

Foreign currency

Automatic purchase plan amount

- Trade date 1st of the month; value date 3rd of month
- Trade date 15th of the month; value date 17th of month

##### WorldCurrency® Certificate of Deposit<sup>1</sup> (3-month term)

Specify your currency and deposit amount. (**\$10,000 minimum per CD**)

Currency	Deposit (in U.S. \$) <sup>3</sup>
1.	
2.	
3.	
<b>Total CD deposit</b>	

##### WorldCurrency® CD Basket<sup>1</sup> (3-month term)

Specify your Basket and deposit amount. (**\$20,000 minimum per CD**)

Basket	Deposit (in U.S. \$) <sup>2</sup>
1.	
2.	
<b>Total CD Basket deposit</b>	

1. EverBank, N.A. is an FDIC insured national bank. The standard FDIC insurance limit of \$250,000 applies per depositor, per insured depository institution for each account ownership category. FDIC insurance covers against loss due to the failure of the institution, but not due to fluctuations in currency values. Due to the nature and volatility of the foreign exchange market, the values of currencies are subject to wide fluctuations against the U.S. dollar. Foreign currency denominated instruments will entail significant risk exposure to adverse movements of the foreign currency relative to the U.S. dollar. The amount of deposit insurance available for products denominated in foreign currency will be determined and paid in the United States dollar equivalent of the foreign currency, as the value of such currency is determined by the FDIC under its regulations, on the institution's date of default. You can lose money, including principal, due to currency fluctuations. Please only deposit money that you can afford to risk, and as part of a broadly diversified strategy.

2. WorldCurrency Access Deposit Accounts may be subject to a monthly maintenance fee. Any monthly maintenance fee will be disclosed on the rate sheet or on a separate disclosure that we will provide to you at least 30 days prior to imposing or changing any monthly maintenance fee, and will be charged in the Foreign Currency in which the applicable Access Account is denominated.

3. Accounts opened with foreign currency must meet the U.S. dollar equivalent minimum opening balances.

4. The start date will be the first purchase date available following the approval, opening and sufficient funding of the account. EverBank reserves the right to terminate the Automatic Purchase Plan or your involvement in the Automatic Purchase Plan at any time, for any reason, including but not limited to overdrafts of your companion EverBank cash management account.

**MarketSafe® Certificate of Deposit<sup>5</sup> (\$1,500 minimum)**

Series	Issue date	Deposit (in U.S. \$) <sup>6</sup>
1.		
2.		
<b>Total CD deposit</b>		

**Non-FDIC Insured Metals Select® account<sup>7</sup>**

EverBank reserves the right to round down to the nearest whole unit to account for the metals purchase.

Account/metal type	Initial funding (in U.S. \$)
<b>Unallocated (\$5,000 minimum for Unallocated Accounts)</b>	
<input type="radio"/> Gold <input type="radio"/> Silver <input type="radio"/> Platinum <input type="radio"/> Palladium	
<b>Allocated coins (\$7,500 minimum for Allocated Accounts)</b>	
<input type="radio"/> Gold <input type="radio"/> Silver <input type="radio"/> Platinum <input type="radio"/> Palladium	
<a href="#">(Specify coin type)</a>	
Would you like your metals to be: <b>(Delivery and storage fees apply)</b>	
<input type="radio"/> Stored for me <input type="radio"/> Delivered to my home	
<b>Total funding</b>	

**Non-FDIC Insured Metals Select® Account Automatic Purchase Plan<sup>7</sup>**

Specify your metal type and purchase plan amount. **(\$100 minimum per month account)<sup>8</sup>**

Metal type:  Gold    Silver    Platinum    Palladium

Automatic purchase plan amount

- Trade date 1st of the month; value date 2nd of month
- Trade date 15th of the month; value date 17th of month

5. MarketSafe® CDs, if held to the Maturity Date, will have a guaranteed return of the deposited principal ("Principal Protection"). Principal Protection only applies to CDs held to maturity. In the event of EverBank, N.A.'s failure, all of your deposits with EverBank, N.A. (including this MarketSafe CD) will be aggregated and insured by the FDIC up to the \$250,000 maximum. Except in the event of death or adjudication of incompetence of the holder of the MarketSafe CD, you may not withdraw any part of the CD prior to maturity. If you do withdraw early, even if that is due to the death or adjudicated incompetency of the holder of the CD, you will NOT receive Principal Protection and will NOT benefit from any upside potential of the Reference Index, experiencing a loss of principal as an early withdrawal penalty. See the Specific Terms–MarketSafe Certificate of Deposit Accounts section in your Account Terms, Disclosures and Agreements Booklet for more information.

6. Accounts opened with foreign currency must meet the U.S. dollar equivalent minimum opening balances.

7. Metals Select products:

<b>Are Not FDIC Insured</b>	<b>Are Not Bank or Government Guaranteed</b>	<b>Are Not Deposits</b>	<b>May Lose Value</b>
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Purchasing or owning 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. Metals Select transactions will not occur until your account is approved and sufficient funds are available. Please refer to the Specific Terms–Metals Select Accounts section in your Account Terms, Disclosures and Agreements Booklet for additional information.

8. The start date will be the first purchase date available following the approval, opening and sufficient funding of the account. EverBank reserves the right to terminate the Automatic Purchase Plan or your involvement in the Automatic Purchase Plan at any time, for any reason, including but not limited to overdrafts of your companion EverBank cash management account.

## 5. Cash management account

The cash management account is part of the Asset Manager Service, which combines your World Markets and a cash management account into one relationship and is required to open a World Markets account.

Please confirm your consent to have an EverBank Performance Cash Management Account opened for you by checking the box below.

Cash management account	Deposit amount
<input type="radio"/> <b>EverBank Performance<sup>SM</sup> Cash Management account</b> (No minimum required) Would you like either of the following: <b>Visa<sup>®</sup> Debit card</b> <b>Complimentary checks</b> Would you like Overdraft Protection for the account selected above? <input type="radio"/> <b>Yes</b> <input type="radio"/> <b>No</b> <input type="radio"/> <b>Checking, Money Market or Savings Account Overdraft Protection:</b> (Specify an account to link your new account to) <input type="radio"/> <b>New Money Market or Savings account</b> <input type="radio"/> <b>Existing account:</b> _____ <span style="margin-left: 100px;">(Specify existing account number)</span>	
<b>Total deposit</b>	

## 6. Fund account(s)

**Write 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 application deposit</b> (Funds will be distributed as instructed in section 4-5)	
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## 7. Tell us about your total deposit

If your total initial deposit is less than \$100,000, skip to section 8.

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:</b> (Describe) _____	

If you are only applying for a CD, skip to section 8.

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:</b> (Describe) _____	

## 8. Agreements and certifications

**By signing section 9, opening or otherwise using an EverBank account, EverBank World Markets or EverBank Metals**

**Select account**, 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 you to make any credit, employment, or other investigative inquiries you deem appropriate (including, without limitation, obtaining a consumer report) in connection with your 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 you 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.

**By signing section 9, opening or otherwise using an EverBank World Markets account**, including without limitation any WorldCurrency Access Deposit Account, WorldCurrency Certificate of Deposit Account, or WorldCurrency CD Basket denominated in a foreign currency, or any, MarketSafe Certificate of Deposit Account, or MarketSafe Cash Account, I agree/understand and certify to EverBank that:

- **I have read the WorldCurrency Account Terms and Conditions and understand that acquiring Foreign Currencies and conducting Currency Exchanges are high risk transactions potentially subject to substantial loss, including the loss of the principal in my account, and that Non-Deliverable Currencies (“NDCs”) present higher risk to me than Foreign Currencies from other countries. I represent and agree that I am willing and financially able to undertake these risks, and that I accept these risks and hold EverBank harmless for any losses I may incur as a result of these high risk transactions. I also agree and understand that the disclosures in this Application are in addition to, and do not replace, the Personal Account Terms, Disclosures and Agreements Booklet for my deposit accounts or any other disclosures that I am provided regarding foreign currency transactions.**
- I understand that my EverBank deposits are insured by the FDIC for up to the standard maximum deposit insurance amount. FDIC insurance covers against loss due to the failure of the institution, but does not insure against any loss in value of my WorldCurrency Account due to Foreign Currency value fluctuations. The amount of FDIC deposit insurance available for a WorldCurrency Account will be determined and paid by the FDIC in the U.S. Dollar equivalent of the Foreign Currency in which the account is denominated. If applicable, the FDIC will determine the U.S. Dollar equivalent value of such Foreign Currency in the manner set forth in the FDIC’s regulations as of the date of default. I agree that my decision to open foreign currency denominated accounts is not based upon any advice, recommendation, or suggestion by EverBank. I accept responsibility for and understand that my decisions and bank account strategies are at my sole discretion and risk.

**By signing section 9, opening or otherwise using a non-FDIC Insured EverBank Metals Select account**, I agree/understand and certify to EverBank that:

- I understand that EverBank Metals Select products **are not deposits, are not insured by the FDIC, are not bank or government guaranteed, and may lose value. In addition, I understand that EverBank Metals Select products** are subject to significant risk, including the possible loss of principal due to market price movement. Purchasing and owning metals involves degrees of risk that makes it unsuitable for certain individuals. I have carefully considered the suitability of this purchase, and any subsequent purchase or sale that I may make, before making any decision.
- I have read and agree to be bound by the terms and conditions of the requested account(s) as set forth in the EverBank Metals Select Terms and Conditions as may be amended from time to time. I agree that my decision to purchase precious metals is not based upon any advice, recommendation, or suggestion by EverBank. I accept responsibility for and understand that my investment decisions are at my sole discretion and risk.

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 form 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.**

**9. 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

