



Community Reinvestment Act

Public File

2025



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Written comments received in 2022, 2023, 2024 YTD April 2025



Community Development Financial Institution

January 15, 2025

David DePillo
President
EverBank

Dear Mr. DePillo,

On behalf of the thousands of low-income families and communities we serve, I want to thank you, and EverBank, for your recent \$3 million equity investment in Clearinghouse CDFI. Your leadership and strong support of our work allows us to increase direct lending both in your assessment area and throughout low-income and distressed communities across the United States.

EverBank was one of thirteen banks that participated in our initial recapitalization closing on November 20, 2024. Your early commitment provided critical leadership that is often overlooked when evaluating CRA investments. The nearly \$20 million we raised through this closing will provide the leverage to originate over \$200 million in new community and economic development loans. Your investment is directly bringing capital for impactful projects and to low-income communities that are often overlooked.

As a new Clearinghouse CDFI investor, we welcome you to our family of fifty-five regulated financial institutions that comprise our current shareholder base. Our shareholders, including non-profits and a sovereign Native American tribe, work cooperatively, through Clearinghouse CDFI, to address unmet credit needs to serve low-income families, persons and communities. We welcome EverBank staff to serve on our boards and committees, refer loans to us located in your market area and please consider Clearinghouse CDFI a working resource for your team.

We hope that you can join us on Thursday, March 27th for our Annual Shareholders Meeting being held at the Omni Hotel in Los Angeles, Ca. We will be recognizing and honoring all banks that have participated in our 2024-25 capital campaign.

Thank you again, and we look forward to expanding our working relationship with EverBank.

Sincerely,

Douglas J. Bystry
President / CEO

CC: CRA File – OCC
CRA File - FDIC



CRA Performance Evaluation

- EverBank N.A. Performance Evaluation – 11-11-2024



PUBLIC DISCLOSURE

November 11, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

EverBank, N.A.
Charter Number: 25290

301 West Bay Street, 25th Floor
Jacksonville, FL 32202

Office of the Comptroller of the Currency

Midsized and Trust Bank Supervision
400 7th Street SW
Washington, DC 20219

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated Satisfactory.

The following table indicates the performance level of EverBank, N.A. with respect to the Lending, Investment, and Service Tests:

Performance Levels	EverBank, N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	
Low Satisfactory			X
Needs to Improve			
Substantial Noncompliance			

* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on excellent lending activity, excellent geographic distribution of loans, and poor distribution of loans among individuals of different income levels. The bank's community development (CD) loans had a neutral impact on the Lending Test conclusion.
- The Investment Test rating is based on a significant level of qualified CD investments and grants. Because the bank was responsive to CD needs and opportunities in its assessment areas (AAs), examiners considered investments and grants in the broader statewide and regional areas that included the bank's AAs. These investments had a positive impact on the Investment Test conclusion.
- The Service Test rating is based on service delivery systems that are unreasonably accessible to geographies and individuals of different income levels in the bank's AAs. The bank is a leader in providing CD services.

Lending in Assessment Area

A high percentage of the bank's loans are in its AAs.

The bank originated and purchased 70.3 percent of total loans inside its AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	1,336	70.3	565	29.7	1,901	605,762	59.5	412,966	40.5	1,018,728
Total	1,336	70.3	565	29.7	1,901	605,762	59.5	412,966	40.5	1,018,728

We considered the overall bank lending inside the AAs in the geographical distribution of lending. Lending inside and outside of the AAs had a neutral impact on the geographical distribution of loan ratings throughout the evaluation period.

Description of Institution

EverBank, N.A. (EverBank or the bank) is a \$36.2 billion bank headquartered in Jacksonville, Florida. EverBank is a wholly owned subsidiary of EverBank Financial Corp, a one-bank holding company that is also headquartered in Jacksonville, Florida.

In July 2023, the bank's former parent, Teachers Insurance and Annuity Association of America (TIAA) sold TIAA FSB (now EverBank) to a group of private investors. Upon the close of the transaction, TIAA Bank converted its charter from a federal savings association to a national bank and changed its name to EverBank. As part of the transaction, TIAA FSB transferred its asset management business to a subsidiary of TIAA, named TIAA Trust, N.A.

As of December 31, 2023, EverBank reported total assets of \$36.2 billion, gross loans and leases of \$26.2 billion, and tier 1 capital of \$3.4 billion. The bank's loan portfolio consisted of 59.0 percent of real estate loans, 26.9 percent loans to non-depository financial institutions, 10.6 percent leases, 3.3 percent commercial and industrial loans, and 0.2 percent loans to depository institutions.

EverBank gathers deposits through its internet banking operation (the "Direct Bank") and its nine branches across seven Florida counties: Lee, Collier, Duval, Broward, Miami-Dade, Palm Beach, and Pinellas. According to the June 30, 2023, Federal Deposit Insurance Corporation (FDIC) Summary of Deposits report, EverBank's total deposits equaled \$25.0 billion.

The principal business strategy of EverBank has historically centered on operating as a mortgage bank with a primary focus on the nationwide origination of residential mortgage loans for sale in the secondary market and the retention of its loan portfolio. The bank also engaged in mortgage loan servicing. Over the last several years, the bank changed its operational strategy to focus on nationwide consumer and commercial banking. In 2019, the bank sold its branch mortgage origination businesses to US Bank. Subsequently, in April 2021, the bank exited its digital mortgage business and sold its correspondent mortgage operations to PNC. Additionally, the bank sold its mortgage servicing business in the first quarter of 2021. These strategic decisions have removed all residential mortgage origination offices and operations from the bank's overall business strategy as of April 2021.

Furthermore, the bank discontinued its small business credit card and overdraft protection products for business clients as of March 2022. These small business products were relatively insignificant, offered primarily as a convenience for the bank's existing business clients, and their discontinuation did not significantly impact the bank's overall business strategy.

EverBank offers a wide range of financial products and services available to its customers. Consumer products and services include checking and savings accounts, and certificates of deposit. Business products and services include business checking and savings accounts, commercial and industrial lending, multifamily lending, commercial real estate lending, and vendor equipment financing.

As of December 31, 2023, EverBank reported nine full-service branch offices. Branch hours are 9:00 a.m. to 5:00 p.m. Monday through Friday with no Saturday hours for all nine branch locations. Six of the nine branches also have drive-thru services operating with the same business hours.

There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its AAs. The bank received a Satisfactory rating in its previous CRA evaluation dated November 1, 2021.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This performance evaluation (PE) assesses the bank's performance under the large bank Lending, Investment, and Service Tests. The evaluation period is January 1, 2021, through December 31, 2023.

In evaluating the bank's lending performance, the OCC analyzed home mortgage loans the bank reported under the Home Mortgage Disclosure Act (HMDA). Primary loan products, for purposes of this review, are products in which the bank originated at least 20 loans within an AA during one or more of the analysis periods within the overall evaluation period. The bank's small loans made to businesses and farms during the evaluation period did not meet the threshold. Therefore, they were not part of any analysis or considered in the ratings.

For the Lending Test, there are two analysis periods considered for this exam when evaluating geographical and borrower distribution of loans. The split analysis periods are due to updates in the U.S. Census 2015 American Community Survey (ACS) to the 2020 U.S. Census. The updates to the Census information changes the demographic and aggregate comparators for geographic and borrower distribution of loans, thus split analysis periods are needed to accurately assess performance in these two Lending Test components. The analysis periods for geographical and borrower distribution of loans are January 1, 2021, through December 31, 2021, and January 1, 2022, through December 31, 2022.

In 2023, the bank was exempt from reporting under HMDA as the bank had no HMDA reportable loans during the year. The bank collected and reported HMDA data only in 2021 and 2022. The analysis of home mortgage loans is based on home mortgage loans the bank reported under HMDA in 2021 and 2022.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AA(s) within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating section for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is based on its lending and CD performance within the state of Florida. The bank's state rating is based on performance in all bank's AAs. Refer to the "Scope" section under the State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

The Lending Test received the most weight when arriving at an overall rating. Generally, equal emphasis is given to the geographic distribution of loans and lending by borrower income level. Greater weight was generally given to performance compared to aggregate lenders than to performance relative to demographic factors in lending, unless other performance context factors indicate greater

consideration should be given to demographics. The analysis of lending, except for CD loans, emphasized the number of loans rather than the dollar volume because it is a better indicator of the number of businesses and individuals served. The level and responsiveness of the bank's CD lending to meet the credit needs of the community was also factored into the Lending Test. For the Investment Test, the level of current period investments was more heavily weighted as well as the responsiveness to the community needs. For the Service Test, Retail Banking Services is more heavily weighted than CD Services.

When determining our conclusions for geographical and borrower distribution of loans, we gave more weight to the January 1, 2021, through December 31, 2021, analysis period due to the fact it represented 61.9 percent of originations and purchases of all home mortgage loans.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c), in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Florida

CRA rating for the State of Florida: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to AAs' credit needs.
- The bank exhibits an excellent geographic distribution of loans.
- The bank exhibits a poor distribution of loans among individuals of different income levels.
- The bank has made an adequate level of CD loans.
- The institution has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.
- Service delivery systems are unreasonably accessible to geographies and individuals of different income levels in the institution's AA.
- The bank is a leader in providing CD services.

Description of Institution's Operations in Florida

EverBank has delineated four AAs in the state of Florida. These AAs include Jacksonville MSA, Miami-Port St. Lucie-Fort Lauderdale CSA (Miami CSA), Tampa-St. Petersburg-Clearwater MSA (Tampa MSA), and Cape Coral-Fort Myers-Naples CSA (Cape Coral CSA). The Jacksonville MSA is comprised of the whole county of Duval. The Miami CSA is comprised of the whole counties of Broward, Miami-Dade, and Palm Beach. The Tampa MSA is comprised of the whole county of Pinellas. The Cape Coral CSA is comprised of the whole counties of Lee and Collier. The AAs met the requirements of the CRA and did not arbitrarily exclude any low- and moderate-income geographies. Please refer to Appendix A for a complete listing of AAs, including type of review and description of AA boundaries.

As of December 31, 2023, EverBank operated nine branches in its AAs: three branches in the Jacksonville MSA, three branches in the Miami CSA, two branches in the Cape Coral CSA, and one branch in the Tampa MSA.

Jacksonville MSA

The bank operates three full-service branches in Duval County. Each of these locations offer traditional weekday hours and all branches offer drive-thru services. Since the last evaluation, EverBank closed one

branch in this AA. The bank made 14.5 percent of its total home mortgage loan origination and purchase volume in the Jacksonville MSA during the evaluation period.

Employment and Economic Factors

According to the United States Bureau of Labor Statistics (BLS), the unemployment rate peaked at 5.1 percent in January 2021, reflecting the adverse economic impact of the COVID-19 pandemic. The unemployment rate at the end of the evaluation period in December 2023 dropped to 3.0 percent, which was lower than the statewide unemployment rate of 3.1 percent.

Based on information from the August 2023 Moody's Analytics report, from 2021 to 2023, Jacksonville's economy remained strong, with job growth slightly outpacing the national average, particularly in logistics, healthcare, and finance. Logistics benefited from continued investments in the Port of Jacksonville, supporting trade and employment growth. The healthcare sector thrived due to robust demographic trends, including a fast-growing and aging population, driving demand for hospitals and medical services. The housing market faced challenges with rising home prices and affordability concerns. Overall, Jacksonville maintained its economic momentum, bolstered by low costs, strong demographics, and sustained investments in key industries.

As strengths, Jacksonville has a low-cost center for financial services, a robust distribution industry supported by ports, and a military base that provides large-scale employment opportunities. The weaknesses included reliance on federal defense spending that is pressured by fiscal shortfalls and elevated susceptibility to downturns in the business cycle. The top five employers in the area are Naval Air Station Jacksonville, Baptist Health, Mayport Naval Station, Mayo Clinic, and Florida Blue.

Housing

According to Table A, the median housing value of owner-occupied housing units for the Jacksonville MSA was \$151,543 in 2021 (2015 ACS) and was \$199,982 in 2022 through 2023 (2020 U.S. Census). Based on this data, housing values increased 32.0 percent over the evaluation period. Refer to Table A for housing data for each analysis period and more detailed information.

Affordability

Housing for low-income individuals is a challenge. Based on 2020 Census data presented in Table A, low-income families earned less than \$3,189 and moderate-income families earned less than \$5,102 monthly. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. This calculated to a maximum monthly mortgage payment of \$957 for low-income borrowers and \$1,531 for moderate-income borrowers. Assuming a 30-year mortgage with a 5.0 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the Jacksonville MSA median housing value would be \$1,074. Low-income borrowers would be severely challenged to afford a mortgage loan in this AA.

Based on 2015 ACS data presented in Table A, low-income families earned less than \$2,668 and moderate-income families earned less than \$4,269 monthly. The maximum monthly mortgage payment, using a 30 percent debt-to-income ratio (DTI), would be \$801 for low-income borrowers and \$1,280 for moderate-income borrowers. Assuming a 30-year mortgage with a 5.0 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the Jacksonville MSA median housing value would be \$814. Low-income borrowers would be severely challenged to afford a mortgage loan in this AA.

Community Contact

Examiners reviewed a local government consolidated plan and three community contacts performed during the evaluation period. Contacts included three community organizations that provide social services to low-income individuals. Additionally, examiners gathered information about CD needs through a banker roundtable. Identified needs include:

- Affordable housing through financial support for rehabilitation of owner occupied 1-4 single family housing programs, and homebuyer funds to help renters transition to homeowners.
- Financial grants supporting food assistance, rental, and eviction assistance to prevent homelessness, and job upskilling and job readiness training.

The following tables provide a summary of the demographics, including housing and business information, for the Jacksonville MSA for each analysis period.

Jacksonville MSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2022-2023 Jacksonville MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	219	10.0	31.5	33.3	23.3	1.8
Population by Geography	995,567	7.9	31.6	35.9	23.7	0.9
Housing Units by Geography	413,084	8.7	32.0	34.3	24.2	0.9
Owner-Occupied Units by Geography	211,163	5.8	25.2	36.8	31.4	0.7
Occupied Rental Units by Geography	158,541	11.1	39.8	32.1	15.9	1.2
Vacant Units by Geography	43,380	13.7	36.0	30.1	19.4	0.7
Businesses by Geography	194,955	6.9	26.8	36.5	27.0	2.7
Farms by Geography	4,125	7.2	27.8	37.9	24.9	2.1
Family Distribution by Income Level	225,060	24.5	19.7	19.8	36.1	0.0
Household Distribution by Income Level	369,704	26.0	18.0	19.1	36.9	0.0
Median Family Income MSA - 27260 Jacksonville, FL MSA		\$76,537	Median Housing Value			\$199,982
			Median Gross Rent			\$1,109
			Families Below Poverty Level			10.7%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2021 Jacksonville MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	174	11.5	30.5	33.9	23.6	0.6
Population by Geography	890,673	8.1	28.1	39.4	24.4	0.0
Housing Units by Geography	393,571	9.1	28.3	37.4	25.2	0.0
Owner-Occupied Units by Geography	200,029	5.8	23.6	39.8	30.8	0.0
Occupied Rental Units by Geography	137,871	11.0	33.9	36.1	19.0	0.0
Vacant Units by Geography	55,671	16.1	31.3	31.7	20.9	0.0
Businesses by Geography	166,356	6.5	25.8	33.8	33.9	0.0
Farms by Geography	3,613	6.0	25.0	40.1	28.8	0.0
Family Distribution by Income Level	209,958	25.1	18.1	19.7	37.2	0.0
Household Distribution by Income Level	337,900	26.4	17.6	17.5	38.5	0.0
Median Family Income MSA - 27260 Jacksonville, FL MSA		\$64,042	Median Housing Value			\$151,543
			Median Gross Rent			\$954
			Families Below Poverty Level			13.4%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Miami CSA

The bank operated three full-service branch offices in the Miami CSA. There is one branch each in Broward, Miami-Dade, and Palm Beach counties. There were no branches opened or closed in this AA since the last evaluation. The bank made 57.3 percent of its total home mortgage loan origination and purchase volume in the Miami MSA during the evaluation period.

Employment and Economic Factors

According to the BLS, the unemployment rate for each county in the Miami CSA peaked in January 2021. Unemployment rates in Broward, Miami-Dade, and Palm Beach counties were 6.5 percent, 8.1 percent, and 5.5 percent in January 2021, respectively. The unemployment rate at the end of the evaluation period in December 2023 dropped to 2.8 percent in Broward County, 1.6 percent in Miami-Dade County, and 3.0 percent in Palm Beach County. These rates were lower than the statewide unemployment rate of 3.1 percent.

Based on information from the August 2023 Moody's Analytics report, from 2021 to 2023, Miami-Miami Beach-Kendall experienced robust economic growth driven by strong employment gains, particularly in healthcare and professional services. Tourism rebounded significantly, supported by international visitors, though domestic travel showed signs of slowing. The housing market faced challenges with rising prices, reduced affordability, and elevated mortgage rates, leading to cooling demand and slower construction activity. Inflation remained higher than the national average, impacting cost of living and business operations. Despite these pressures, strong ties to international markets and continued migration provided resilience to the local economy. As strengths, Miami has strong ties to Latin America, luxury status which attracts international capital, the world's second-busiest cruise port,

and well-developed shipping and distribution infrastructure. Weaknesses included high household debt burden, congested roads and airport, and industrial structure that leaves the economy susceptible to business cycle downturns. The top five employers in the area are Publix Super Markets Inc., Baptist Health South Florida, American Airlines, Jackson Health System, and Florida International University.

Based on information from the August 2023 Moody's Analytics report, from 2021 to 2023, West Palm Beach-Boca Raton-Delray Beach's economy experienced slowing employment growth, particularly in professional services, healthcare, and leisure industries. The housing market showed signs of moderation, with price growth cooling from 2022 highs but remaining elevated due to constrained supply. Overall, the area maintained economic momentum, though high living costs, employment volatility, and financial market risks posed ongoing challenges. As strengths, the area has vibrant professional/business services, is well-positioned to expand logistics, international trade, and has high per capita income. Weaknesses include high cost of living primarily due to high house prices and high employment volatility. The top five employers in the area are Tenet Healthcare Corp., NextEra Energy/Florida Power & Light Co., Florida Atlantic University, Hospital Corp. of America, and Boca Raton Regional Hospital.

Based on information from the August 2023 Moody's Analytics report, from 2021 to 2023, Fort Lauderdale-Pompano Beach-Deerfield Beach's economy maintained strong growth, led by gains in healthcare and leisure/hospitality employment. The finance sector faced challenges with tighter lending conditions and lower demand for credit but remained resilient, driven by its large concentration of workers in nonbank lending industries, a category that includes auto loans and credit cards. In 2023, the housing market saw slower price gains compared to 2022. Overall, the metro area remained an above-average performer in the state, bolstered by tourism, infrastructure investment, and favorable demographic trends. As strengths, the area has strong ties to international trade via Latin America, spillover from Miami tourism and trade, and is an attractive tourist destination. Weaknesses include eastward expansion being limited by the Atlantic Ocean, westward expansion being limited by the Everglades, and the highly volatile employment base. The top five employers in the area are Nova Southeastern University, First Service Residential, HEICO, Spirit Airlines, and American Express.

Housing

According to Table A, the median housing value of owner-occupied housing units for the Miami-Dade MSA was \$227,861 for 2021 (*2015 ACS*) and \$321,948 for 2022 through 2023 (*2020 U.S. Census*). Based on this data, housing values increased 41.3 percent over the evaluation period. Refer to Table A for housing data for each analysis period and more detailed information.

Affordability

Housing is a challenge for low-to-moderate income (LMI) individuals in the Miami CSA. Based on 2020 Census data presented in Table A, low-income families within Miami CSA earned less than \$2,528 and moderate-income families earned less than \$4,044, monthly. The maximum monthly mortgage payment, using a 30 percent DTI, would be \$758 for low-income borrowers and \$1,213 for moderate-income borrowers. Assuming a 30-year mortgage with a 5.0 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the Miami CSA median housing value would be \$1,728. LMI borrowers would be severely challenged to afford a mortgage loan in this AA.

Based on 2015 ACS data presented in Table A, low-income families earned less than \$2,053 and moderate-income families earned less than \$3,284 monthly. The maximum monthly mortgage payment, using a 30 percent DTI, would be \$616 for low-income borrowers and \$985 for moderate-income borrowers. Assuming a 30-year mortgage with a 5.0 percent interest rate, and not considering any down

payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the Miami CSA median housing value would be \$1,223. Low and moderate-income borrowers would be severely challenged to afford a mortgage loan in this AA.

Community Contact

Examiners reviewed five community contacts performed during the evaluation period. These community contacts included three economic development organizations focused on affordable housing, one CD regulatory listening session, and one Community Development Financial Institution (CDFI). In 2021, the OCC and the FDIC conducted a group listening sessions with 30 community-based organizations and local government regarding CD and credit needs. These sources identified the following needs:

- Affordable housing through flexible financing for land acquisition for affordable housing projects
- Financial grants to fill the development gap for affordable home building
- Creative and flexible ways to provide credit to small businesses
- Technical assistance to small businesses through seminars focused on banking, financial statements, credit, and good small business practices
- Small business lending to non-traditional small businesses including eldercare facilities, childcare, and early learning centers

The following tables provide a summary of the demographic, including housing, and business information for the Miami CSA for each analysis period.

Miami CSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2022-2023 Miami CSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,497	5.3	26.3	30.5	34.2	3.7
Population by Geography	6,138,333	4.7	28.0	31.4	34.4	1.5
Housing Units by Geography	2,548,767	4.8	27.4	30.9	35.5	1.5
Owner-Occupied Units by Geography	1,299,739	2.9	21.8	32.1	42.2	1.0
Occupied Rental Units by Geography	873,001	7.8	37.4	31.0	22.0	1.8
Vacant Units by Geography	376,027	4.5	23.5	26.3	43.6	2.2
Businesses by Geography	1,969,338	2.9	22.1	29.2	43.1	2.7
Farms by Geography	23,703	3.8	24.7	30.2	40.0	1.3
Family Distribution by Income Level	1,418,815	22.5	17.6	18.0	41.9	0.0
Household Distribution by Income Level	2,172,740	24.7	16.0	16.8	42.5	0.0
Median Family Income MSA - 22744 Fort Lauderdale-Pompano Beach- Sunrise, FL		\$73,430	Median Housing Value			\$321,948
Median Family Income MSA - 33124 Miami-Miami Beach-Kendall, FL		\$60,666	Median Gross Rent			\$1,449
Median Family Income MSA - 48424 West Palm Beach-Boca Raton-Boynton Beach, FL		\$79,785	Families Below Poverty Level			10.6%

Source: 2020 U.S. Census and 2022 D&B Data

Due to rounding, totals may not equal 100.0%

(*) The NA category consists of geographies that have not been assigned an income classification.

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2021 Miami CSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,219	6.2	28.2	29.5	33.6	2.5
Population by Geography	5,861,000	5.8	28.9	31.5	33.4	0.4
Housing Units by Geography	2,484,604	5.5	27.9	30.9	35.3	0.3
Owner-Occupied Units by Geography	1,248,038	2.6	23.2	32.9	41.2	0.2
Occupied Rental Units by Geography	799,004	10.1	36.4	30.1	22.9	0.5
Vacant Units by Geography	437,562	5.6	25.9	26.7	41.2	0.6
Businesses by Geography	1,666,020	4.1	22.2	28.3	44.1	1.2
Farms by Geography	21,208	5.1	25.2	29.6	39.7	0.4
Family Distribution by Income Level	1,330,793	23.1	17.0	17.7	42.2	0.0
Household Distribution by Income Level	2,047,042	25.1	15.7	16.6	42.6	0.0
Median Family Income MSA - 22744 Fort Lauderdale-Pompano Beach- Sunrise, FL		\$61,809	Median Housing Value			\$227,861
Median Family Income MSA - 33124 Miami-Miami Beach-Kendall, FL		\$49,264	Median Gross Rent			\$1,194
Median Family Income MSA - 48424 West Palm Beach-Boca Raton-Boynton Beach, FL		\$65,914	Families Below Poverty Level			13.5%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Tampa MSA

The bank operates one full-service branch in Pinellas County. This branch offers traditional weekday hours with no drive-thru service. There were no branches opened or closed in this AA since the last evaluation. The bank made 7.3 percent of its total home mortgage loan origination and purchase volume in the Tampa MSA during the evaluation period.

Employment and Economic Factors

According to the BLS, the unemployment rate peaked at 5.4 percent in January 2021, reflecting the adverse economic impact of the COVID-19 pandemic. The unemployment rate at the end of the evaluation period in December 2023 dropped to 3.0 percent, which was lower than the statewide unemployment rate of 3.1 percent.

Based on information from the August 2023 Moody's Analytics report, from 2021 to 2023, Tampa-St. Petersburg-Clearwater's economy exhibited strong job growth, particularly in healthcare, logistics, and finance, outperforming national trends despite slowing momentum. In 2023, housing prices began to stabilize after sharp increases in prior years. Financial services faced headwinds, including declining

bank deposits and tightening lending conditions impacted by high interest rates. Logistics benefited from consumer demand, while Hurricane Idalia had limited long-term economic impact. Overall, Tampa maintained its position as a standout performer in Florida, supported by strong demographics, tourism, and low business costs.

As strengths, Tampa has a growing remote-work trend that helps attract more young workers and compels firms in office-using industries to locate to the area. The weaknesses include a housing market that remains overvalued, diminishing the area's cost advantage and setting up a more severe price correction and that larger financial services footprint leaves the area more vulnerable to a national downturn centered on financial markets. The top five employers in the area are BayCare Health System, Publix Super Markets Inc., Hillsborough County School District, HCA Florida Healthcare, and MacDill Air Force Base.

Housing

According to Table A, the median housing value of owner-occupied housing units for the Tampa MSA was \$166,008 for 2021 (*2015 ACS*) and \$238,365 for 2022 through 2023 (*2020 U.S. Census*). Based on this data, housing values increased 43.6 percent over the evaluation period. Refer to Table A for housing data for each analysis period and more detailed information.

Affordability

Housing for low-income individuals is a challenge. Based on 2020 Census data presented in Table A, low-income families within the Tampa MSA earned less than \$2,990 and moderate-income families earned less than \$4,785 monthly. The maximum monthly mortgage payment, using a 30 percent DTI, would be \$897 for low-income borrowers and \$1,435 for moderate-income borrowers. Assuming a 30-year mortgage with a 5.0 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the Tampa MSA median housing value would be \$1,280. Low-income borrowers would be severely challenged to afford a mortgage loan in this AA.

Based on 2015 ACS data presented in Table A, low-income families earned less than \$2,455 and moderate-income families earned less than \$3,928 monthly. The maximum monthly mortgage payment, using a 30 percent DTI, would be \$736 for low-income borrowers and \$1,178 for moderate-income borrowers. Assuming a 30-year mortgage with a 5.0 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the Tampa MSA median housing value would be \$891. Low-income borrowers would be severely challenged to afford a mortgage loan in this AA.

Community Contact

The examiners reviewed four community contacts performed during the evaluation period. Three contacts were affordable housing organizations, including an affordable housing CDFI and the fourth contact was performed with an economic development organization. The contacts reported the following needs within the AA:

- Affordable housing through downpayment assistance and home rehabilitation programs
- Financing to support economic development in distressed communities through affordable housing and job creation
- Affordable housing through construction revolving lines of credit to nonprofit organizations to build affordable housing for sale to LMI buyers
- Flexible financing and financial counseling for small businesses

The following tables provide a summary of the demographics, including housing and business information, for the Tampa MSA for each evaluation period.

Tampa MSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2022-2023 Tampa MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	275	1.8	17.8	46.9	30.2	3.3
Population by Geography	959,107	1.4	18.9	47.6	30.5	1.6
Housing Units by Geography	510,798	1.2	17.7	47.1	31.8	2.1
Owner-Occupied Units by Geography	281,412	0.7	15.0	47.8	35.4	1.1
Occupied Rental Units by Geography	131,827	2.0	23.7	50.5	20.3	3.6
Vacant Units by Geography	97,559	1.8	17.6	40.8	36.7	3.2
Businesses by Geography	220,963	0.9	13.8	40.7	41.2	3.4
Farms by Geography	3,953	1.5	19.0	46.0	32.2	1.3
Family Distribution by Income Level	232,884	19.1	18.2	19.1	43.6	0.0
Household Distribution by Income Level	413,239	23.6	17.0	17.3	42.2	0.0
Median Family Income MSA - 45300 Tampa-St. Petersburg-Clearwater, FL MSA		\$71,769	Median Housing Value			\$238,365
			Median Gross Rent			\$1,170
			Families Below Poverty Level			7.3%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2021 Tampa MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	246	3.7	18.3	45.5	31.7	0.8
Population by Geography	931,477	3.2	17.4	47.9	31.6	0.0
Housing Units by Geography	503,658	2.9	17.6	47.8	31.8	0.0
Owner-Occupied Units by Geography	260,848	1.7	14.0	47.8	36.5	0.0
Occupied Rental Units by Geography	141,805	4.9	23.1	49.5	22.5	0.0
Vacant Units by Geography	101,005	3.2	19.2	45.2	32.4	0.0
Businesses by Geography	183,239	2.8	15.6	42.1	39.5	0.0
Farms by Geography	3,473	3.8	17.4	47.0	31.8	0.0
Family Distribution by Income Level	221,986	20.3	17.4	19.3	43.0	0.0
Household Distribution by Income Level	402,653	24.7	16.9	17.3	41.1	0.0
Median Family Income MSA - 45300 Tampa-St. Petersburg-Clearwater, FL MSA		\$58,916	Median Housing Value			\$166,008

	Median Gross Rent	\$974
	Families Below Poverty Level	9.7%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>		

Scope of Evaluation in Florida

We conducted full-scope reviews of the Jacksonville MSA, Miami CSA, and Tampa MSA. The Cape Coral CSA received a limited-scope review. For the selection of the evaluation scope, we considered the bank's deposit concentration, branch distribution, and lending activities within the AAs along with the time elapsed since the last full-scope review. For the full-scope areas, regarding all performance tests, we gave greater weight to the bank's performance in the Jacksonville MSA. The Jacksonville MSA accounted for 89.0 percent of EverBank's bank-wide deposits and 33.3 percent of the bank's branches.

For the analysis of distribution of loans to geographies with different income levels, greater consideration was given to the bank's performance in moderate-income geographies due to the higher percentages of owner-occupied housing units.

For the borrower distribution analysis of home mortgage loans, consideration was given to the impact that income and housing costs have on limiting homeownership opportunities of LMI individuals and families. It is difficult for many LMI borrowers to afford a home as the area's median housing value is typically too high for conventional mortgage loan qualification. As such, more emphasis was placed on the bank's lending results to LMI borrowers relative to the aggregate performance rather than the demographic data.

The borrower distribution analysis of home mortgage loans is primarily based on the bank's performance during the 2021 analysis period. In 2022, 99.4 percent of home mortgage loans within the bank's AAs consisted of purchased loans, which do not require income reporting. The remaining 0.6 percent were loan originations secured by investment properties. As a result, the bank's 2022 performance had a neutral impact in conclusions with respect to the borrower distribution of home mortgage loans.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FLORIDA

LENDING TEST

The bank's performance under the Lending Test in Florida is rated High Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Jacksonville MSA is excellent, performance in Miami CSA is good, and performance in Tampa MSA is adequate.

Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs.

Number of Loans*							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State Loans	%State Deposits
Full-Scope:							
Jacksonville MSA	193	0	0	10	203	15.0	89.0
Miami CSA	766	0	0	3	769	56.8	4.2
Tampa MSA	98	0	0	2	100	7.4	2.4
Limited-Scope:							
Cape Coral CSA	279	0	0	0	279	20.6	4.4
Broader Statewide/Regional Area:							
Statewide/Regional	0	0	0	4	4	0.3	0.0
Total	1,336	0	0	19	1,355	100.0	100.0

* The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only. Due to rounding, totals may not equal 100.0%.

Dollar Volume of Loans*							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State* Loans	%State Deposits
Full-Scope:							
Jacksonville MSA	51,214	0	0	62,800	114,014	14.5	89.0
Miami CSA	371,362	0	0	20,769	392,131	49.9	4.2
Tampa MSA	44,925	0	0	13,350	58,275	7.4	2.4
Limited-Scope:							
Cape Coral CSA	138,261	0	0	0	138,261	17.6	4.4
Broader Statewide/Regional Area:							
Statewide/Regional	0	0	0	82,675	82,675	10.5	0.0
Total	605,762	0	0	179,594	785,356	100.0	100.0

* The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only. Due to rounding, totals may not equal 100.0%.

Jacksonville MSA

Lending levels reflect good responsiveness to AA credit needs. We considered the lending volume in the AA relative to the bank's capacity based on deposits, competition, and market presence. In addition, we considered the significant amount of internet deposits gathered nationwide which are assigned to the bank's main office within the Jacksonville MSA. Internet deposits represented 93.0 percent of the bank's total deposits in this AA.

According to the FDIC's June 30, 2023, Deposit Market Share report, EverBank had \$22.3 billion in deposits with a deposit market share of 25.9 percent. The bank's deposit market share ranked second out of 27 deposit-taking institutions. EverBank's deposit market share ranked in the top 8 percent of all deposit-taking institutions within the Jacksonville MSA. The top five banks by deposit market share

were Bank of America, N.A., EverBank, Wells Fargo Bank, N.A., Truist Bank, and Ameris Bank. These five banks had a combined deposit market share of 92.4 percent. According to bank information, there were \$1.6 billion in retail deposits derived from customers residing in the Jacksonville MSA.

After removing the internet deposits assigned to the Jacksonville MSA, EverBank had a \$1.6 billion in deposits, representing a 1.8 percent market share. This ranks the bank fifth out of 27 deposit-taking institutions in this AA, placing it in the top 19.0 percent of all deposit-taking intuitions in this AA.

According to 2022 peer mortgage data, EverBank had 0.2 percent market share of home mortgage loan originations. The bank's market share of home mortgage loan originations was weaker than its adjusted deposit market share. EverBank ranked 108th out of 678 home mortgage lenders in the AA. The bank's market share ranking of home mortgage loan originations relative to all home mortgage lenders was in the top 16.0 percent. The bank's market share ranking relative to all lenders was stronger than its adjusted deposit market share ranking relative to all deposit taking institutions. The top five home mortgage lenders by number of loans and market share were Rocket Mortgage, United Wholesale Mortgage, VyStar Credit Union, US Bank N.A. and PennyMac Loan Services LLC. These five banks had a combined home mortgage loan market share of 23.9 percent.

Miami CSA

Lending levels reflect excellent responsiveness to AA credit needs. We considered the lending volume in the AA relative to the bank's capacity based on deposits, competition, and market presence.

According to the FDIC's June 30, 2023, Deposit Market Share report, EverBank had \$1.1 billion in deposits with a deposit market share of 0.3 percent. The bank's deposit market share ranked 32nd out of 85 deposit-taking institutions. EverBank's deposit market share ranked in the top 38.0 percent of all deposit taking institutions within the Miami CSA. The top five banks by deposit market share were Bank of America, N.A., JPMorgan Chase Bank, N.A., Wells Fargo Bank, N.A., Citibank N.A., and Truist Bank. These five banks had a combined deposit market share of 56.7 percent.

According to 2022 peer mortgage data, EverBank had 0.2 percent market share of home mortgage loan originations. The bank's market share of home mortgage loan originations was weaker than its deposit market share. EverBank ranked 97th out of 1,112 home mortgage lenders in this AA. The bank's market share ranking of home mortgage loan originations relative to all home mortgage lenders was in the top 9.0 percent. The bank's market share ranking relative to all lenders was stronger than its deposit market share ranking relative to all deposit taking institutions. The top five home mortgage lenders by number of loans and market share were United Wholesale Mortgage, Rocket Mortgage, Wells Fargo Bank, N.A., Paramount Residential Mortgage, and Truist Bank. These five banks had a combined home mortgage loan market share of 21.1 percent.

Tampa MSA

Lending levels reflect excellent responsiveness to AA credit needs. We considered the lending volume in the AA relative to the bank's capacity based on deposits, competition, and market presence.

According to the FDIC's June 30, 2023, Deposit Market Share report, EverBank had \$603.8 million in deposits with a deposit market share of 0.9 percent. The bank's deposit market share ranked 13th out of 32 deposit-taking institutions. EverBank's deposit market share ranked in the top 41.0 percent of all deposit-taking institutions within the Tampa MSA. The top five banks by deposit market share were

Raymond James, Bank of America, N.A., Truist Bank, Wells Fargo Bank, N.A., and Regions Bank. These five banks had a combined deposit market share of 81.2 percent.

According to 2022 peer mortgage data, EverBank had 0.1 percent market share of home mortgage loan originations. The bank's market share of home mortgage loan originations was weaker than its deposit market share. EverBank ranked 115th out of 880 home mortgage lenders in this AA. The bank's market share ranking of home mortgage loan originations relative to all home mortgage lenders was in the top 14.0 percent. The bank's market share ranking relative to all lenders was stronger than its deposit market share ranking relative to all deposit-taking institutions.

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in its AAs.

Home Mortgage Loans

Refer to Table O in the state of Florida section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Jacksonville MSA

The geographic distribution of home mortgage loans was excellent.

For 2021, the bank's percentage of home mortgage loans in low-income geographies exceeded both the percentage of owner-occupied homes in those geographies and the aggregate distribution of loans. The percentage of home mortgage loans in moderate-income geographies was below the percentage of owner-occupied homes in those geographies but was near to the aggregate distribution of loans.

For 2022, the bank's performance was stronger than 2021 performance. Stronger performance was due to the higher percentage of lending in moderate-income census tracts which exceeded both the percentage of owner-occupied homes and aggregate distribution of loans.

Miami CSA

The geographic distribution of home mortgage loans was excellent.

For 2021 the bank's percentage of home mortgage loans in LMI geographies exceeded both the percentage of owner-occupied homes in those geographies and the aggregate distribution of loans.

For 2022, the bank's performance was consistent with the 2021 performance.

Tampa MSA

The geographic distribution of home mortgage loans was good.

For 2021, the bank's percentage of home mortgage loans in LMI geographies exceeded both the percentage of owner-occupied homes in those geographies and the aggregate distribution of loans.

For 2022, the bank's performance was weaker than the 2021 performance. Weaker performance is due to the lack of lending in low-income geographies.

Lending Gap Analysis

The OCC evaluated the lending distribution in the AAs to determine if any unexplained, conspicuous gaps existed. We reviewed summary reports, maps, and analyzed the bank's lending activity over the evaluation period to identify any gaps in the geographic distribution of loans. We did not identify any unexplained, conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a poor distribution of loans among individuals of different income levels given the product lines offered by the institution.

Home Mortgage Loans

Refer to Table P in the state of Florida section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Jacksonville MSA

The distribution of home mortgage loans to low-income and moderate-income borrowers was adequate.

For 2021, the bank's percentage of home mortgage loans to low-income borrowers was well below the percentage of low-income families but exceeded the aggregate distribution of loans. The bank's percentage of home mortgage loans to moderate-income borrowers was significantly below both the percentage of moderate-income families and the aggregate distribution of loans.

For 2022, the bank's performance was weaker than 2021 performance.

Miami CSA

The distribution of home mortgage loans to low-income and moderate-income borrowers was poor.

For 2021, the bank's percentage of home mortgage loans to low-income borrowers was significantly below both the percentage of low-income families and the aggregate distribution of loans. The bank's percentage of home mortgage loans to moderate-income borrowers was significantly below the percentage of moderate-income families and was well below the aggregate distribution of loans.

For 2022, the bank's performance was weaker than 2021 performance.

Tampa MSA

The distribution of home mortgage loans to low-income and moderate-income borrowers was very poor.

For 2021, the bank's percentage of home mortgage loans to low-income borrowers was significantly below the percentage of low-income families and the aggregate distribution of lending. The bank's

percentage of lending to moderate-income borrowers was also significantly below the percentages of moderate-income families and the aggregate distribution of lending.

For 2022, the bank's performance was consistent with the 2021 performance.

Community Development Lending

The institution has made an adequate level of CD loans. CD lending had a neutral impact on the Lending Test conclusion.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Jacksonville MSA

The bank made a relatively high level of CD loans in the Jacksonville MSA.

The bank made 10 CD loans totaling \$62.8 million, which represented 5.1 percent of the allocated Tier 1 capital. CD loans primarily supported affordable housing and community services to LMI individuals. By dollar volume, 97.6 percent of these loans funded affordable housing, and 2.4 percent funded community services targeted toward low-income and moderate-income individuals. The CD loans exhibited adequate responsiveness to CD needs.

Examples of CD loans include:

- A \$23.8 million Low Income Housing Tax Credit (LIHTC) loan to finance the rehabilitation and construction of 120 affordable housing units in downtown Jacksonville. This development involved leverage financing from multiple partners including local government and nonprofit organizations.
- A \$8.5 million LIHTC loan to finance the construction of 172 affordable housing units. All units will be restricted to households earning 60 percent of the average median income (AMI). Of the total 172 units, nine units are allocated to households with 33 percent of the AMI and 163 units will be set aside for households with incomes less than 60 percent of the AMI.
- A \$15 million LIHTC loan to finance 90 units of affordable housing. The housing units will be restricted to households earning less than 60 percent of AMI. Of the total 90 units, nine units will be set aside for households with incomes less than 33 percent of the AMI.

Miami CSA

The bank made an adequate level of CD loans in the Miami CSA.

The bank made three CD loans totaling \$20.8 million, which represented 2.5 percent of the allocated Tier 1 capital. All three CD loans support affordable housing and are described below:

- A \$19.5 million LIHTC loan to finance the construction of 84 units of affordable housing in Miami. This housing development will be targeted toward homeless individuals and will provide residents access to skill development and transportation services.
- A \$1 million line of credit to support the construction of affordable housing units in Palm Beach County.
- Renewal of a \$269,407 line of credit to finance the construction and improvement of affordable housing units in Palm Beach County.

Tampa MSA

The bank made an adequate level of CD loans in the Tampa MSA.

The bank made two CD loans totaling \$13.4 million, which represented 2.8 percent of the allocated Tier 1 capital. Both CD loans support affordable housing and are described below:

- A \$13 million LIHTC loan to finance construction of 64 units of affordable housing. This development targets disabled and homeless veterans and other persons with disabilities. Of the total 64 housing units, 10 units will be set aside for households earning 30 percent or less than the AMI, 10 units will be set aside for households earning 33 percent or less of AMI, and 44 units will be restricted to households earning 60 percent of area median income. Thirty-two of the 64 units will be eligible for rental subsidies through Section 8 Housing Assistance.
- A \$350,000 commercial line of credit to finance affordable housing for low-income and moderate-income households.

Product Innovation and Flexibility

The institution makes no use of innovative and/or flexible lending practices to serve AA credit needs. With the bank's exit of residential mortgage lending in 2021, no innovative or flexible residential lending products were offered during the evaluation period.

Broader Statewide and Regional Community Development Lending

Because EverBank was responsive to CD needs and opportunities in its AA, examiners considered CD loans in the broader statewide and regional areas that include the bank's AA but do not have a purpose, mandate, or function to specifically serve the AA. CD lending in the broader state area consisted of four CD loans totaling \$82.7 million. Three of the loans totaling \$70.7 million financed 768 units of affordable rental units with 1,390 beds for college students. The fourth CD loan in the amount of \$12 million supported revitalization and stabilization through the retention of jobs for LMI individuals. These CD loans had a neutral impact and supported the Lending Test conclusion for the state of Florida.

Nationwide Community Development Lending

CD lending in the nationwide area consisted of five loans totaling \$131.8 million. These loans supported affordable housing and economic development. By dollar amount, 92.4 percent financed affordable housing and 7.6 percent supported economic development. Two loans totaling \$45 million provide

funding for downpayment assistance for qualified LMI individuals. These CD loans had neutral impact and supported the Lending Test conclusion.

Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Lending Test in the Cape Coral CSA AA is weaker than the bank's overall performance under the Lending Test in the full-scope areas. Performance in the Cape Coral CSA was weaker due to lack of CD lending in the AA. Performance in the limited-scope AA had a negative impact on the overall Lending Test rating in Florida.

Refer to Tables O and P in the state of Florida section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

The bank's performance under the Investment Test in Florida is rated High Satisfactory.

Conclusions for Areas Receiving Full Scope Reviews

Based on full-scope reviews, the bank's performance in the Jacksonville MSA and Tampa MSA is good and performance in the Miami MSA is adequate.

The institution has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibits good responsiveness to credit and community economic development needs. The institution occasionally uses innovative and/or complex investments to support CD initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Full-Scope										
Jacksonville MSA	9	36,041	143	15,765	152	51.7	51,806	34.6%	4	\$51,138
Miami CSA	8	24,860	60	6,928	68	23.1	31,788	21.2%	2	\$19,706
Tampa MSA	4	16,496	13	3,580	17	5.8	20,076	13.4%	2	\$14,142
Limited-Scope										
Cape Coral CSA	3	3,785	24	654	27	9.2	4,439	3.0%	2	\$390
Broader Statewide/Regional Area										
Statewide/Regional	6	26,833	24	14,926	30	10.2	41,759	27.9%	4	\$11,563
Total	30	108,015	264	41,853	294	100.0	149,868	100.0	14	\$96,939
<i>The tables present the data for the entire rating area. The narrative below addresses performance in full-scope areas only.</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.</i> <i>** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.</i>										

Jacksonville MSA

The bank has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. The institution exhibits good responsiveness to credit and community economic development needs. The institution makes significant use of innovative and/or complex investments to support CD initiatives. Of the total qualified investments and grants, the bank had five LIHTC investments totaling \$29 million, or 56.8 percent of total dollar volume, in this AA. A LIHTC investment is considered complex due to its detailed regulatory framework, multiple funding sources, strict compliance requirement, and a highly competitive application process.

The dollar volume of current- and prior-period qualified investments and grants represented 4.2 percent of Tier 1 capital allocated to the AA. This did not include the four unfunded commitments totaling \$51.1 million, an additional 4.2 percent of allocated capital.

EverBank had 30 qualified investments and grants totaling \$48.8 million related to affordable housing, 89 qualified investments and grants totaling \$1.9 million to community service organizations that provided needed services to LMI individuals, 28 qualified investments and grants totaling \$910,000 related to economic development, and five qualified investments and grants totaling \$152,500 for revitalization and stabilization efforts.

Examples of qualified investments in the AA include:

- During the evaluation period, the bank funded \$4.2 million of a \$18.9 million LIHTC equity investment commitment for an affordable housing complex located in Duval County. The project consists of 90 units, all limited to households earning 60 percent or less of AMI. Nine units are reserved for households earnings less than 33 percent of AMI. The investment supports affordable housing and provides community services to impacted residents.
- The bank funded \$4.2 million of a \$23.7 million LIHTC equity investment commitment for an affordable housing complex located in Duval County. The project consists of 120 units, with 84 limited to households earning less than 80 percent of AMI. The investment supports affordable housing in a high cost-of-living area.
- The bank donated \$138,000 to a public school that assists underserved students in Duval County develop knowledge and skills for life success. More than 89 percent of students are eligible for the free or reduced lunch program.

Miami CSA

The bank has an adequate level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. The institution exhibits adequate responsiveness to credit and community economic development needs. The institution occasionally uses innovative and/or complex investments to support CD initiatives.

The dollar volume of current- and prior-period qualified investments and grants represented 3.9 percent of Tier 1 capital allocated to the AA. This did not include the two unfunded commitments totaling \$19.7 million, an additional 2.4 percent of allocated capital.

EverBank had 33 qualified investments and grants totaling \$29.8 million related to affordable housing, five qualified investments and grants totaling \$1.5 million for revitalization and stabilization efforts, 22 qualified investments and grants totaling \$400,630 to community service organizations that provided needed services to LMI individuals, and eight qualified investments and grants totaling \$134,000 related to economic development.

Examples of qualified investments in the AA include:

- The bank funded \$4.2 million of a \$23.9 million LIHTC equity investment commitment for an affordable housing complex located in Miami-Dade County. The project consists of 84 units, all limited to households earning 60 percent or less of AMI. The community targets homeless individuals and households.
- The bank invested \$1.5 million in municipal bonds that funded more than 200 infrastructure projects throughout the AA, including water, sewer, and flood control systems, parks and recreational facilities, public safety facilities, emergency and healthcare facilities, housing for the elderly, cultural learning facilities, and broader neighborhood infrastructure improvements. The investment supports revitalization and stabilization.
- The bank donated \$400,000 across three different projects to a local charity dedicated to building affordable housing in Miami-Dade.

Tampa MSA

The bank has a significant level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. The institution exhibits good responsiveness to credit and community economic development needs. The institution occasionally uses innovative and/or complex investments to support CD initiatives.

The dollar volume of current- and prior-period qualified investments and grants represented 4.3 percent of Tier 1 capital allocated to the AA. This did not include the two unfunded commitments totaling \$14.1 million, an additional 3 percent of allocated capital.

EverBank had 11 qualified investments and grants totaling \$19.9 million related to affordable housing, five qualified investments and grants totaling \$175,500 to community service organizations that provided needed services to LMI individuals, and one qualified grant for \$5,000 related to economic development.

Examples of qualified investments in the AA include:

- The bank funded \$3.2 million of a \$16.9 million equity investment commitment into a LIHTC for an affordable housing complex located in Pinellas County. The project consists of 64 units, all limited to households earning 60 percent or less of AMI. “Special Needs Households,” defined as a household impacted by homelessness, domestic violence, physical disability, or one consisting of youth aging out of foster care, are the demographic target for the complex, with preference given to veterans in the application process.

- The bank donated \$153,000 to an organization that provides financial literacy training services in the AA to schools with more than 50 percent of students qualify for the free or reduced lunch program. This investment supports community services in the AA.
- The bank donated \$150,000 across three different projects to a local charity dedicated to building affordable housing in Pinellas County.

Broader Statewide or Regional Investments

Because the bank was responsive to CD needs and opportunities in its AAs, examiners considered investments and grants in the broader statewide and regional areas that included the bank's AAs but do not have a purpose, mandate, or function to specifically serve the AAs. These investments and grants totaled \$41.8 million, with \$16.3 million dedicated to economic development primarily through a small business investment company fund, \$14.7 million to community service through various donations to nonprofit organizations, \$10.7 million to affordable housing primarily through CRA equity fund and mortgage-backed securities, and \$70,000 to revitalization and stabilization through two donations to a CD corporation. These investments had a positive impact and elevated the Investment Test rating to High Satisfactory for the state of Florida.

Nationwide Investments

During the evaluation period, the bank funded \$97.4 million through a TIAA affiliate. The affiliate investments consisted of investments in four affordable housing funds. These nationwide qualified investments had a neutral impact and supported the Investment Test conclusion for the state of Florida.

Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Investment Test in the Cape Coral CSA is weaker than the bank's overall performance under the Investment Test in the full-scope areas. Weaker performance was due to poor level of qualified investments in the AA. Performance in the limited-scope AA had a negative impact on the overall Investment Test rating in Florida.

SERVICE TEST

The bank's performance under the Service Test in Florida is rated Low Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full scope reviews, the bank's performance in the Jacksonville MSA, Miami CSA, and Tampa MSA is adequate.

Retail Banking Services

Service delivery systems are unreasonably accessible to geographies and individuals of different income levels in the institution's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Scope:											
Jacksonville MSA	89.0	3	33.3	0.0	33.3	33.3	33.3	7.9	31.6	35.9	23.7
Miami CSA	4.2	3	33.3	0.0	0.0	0.0	100.0	4.7	28.0	31.4	34.4
Tampa MSA	2.4	1	11.1	0.0	0.0	100.0	0.0	1.4	18.9	47.6	30.5
Limited Scope:											
Cape Coral CSA	4.4	2	22.2	0.0	0.0	100.0	0.0	3.9	20.8	43.1	29.8

Jacksonville MSA

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the institution's AA.

In the AA, the bank did not have any branches in low-income geographies. The bank's distribution of branches in low-income geographies was significantly below the percentage of the population, but the bank's distribution of branches in moderate-income geographies exceeded the percentage of the population living within those geographies. Examiners considered the impact of the 2020 U.S. Census updates in the Jacksonville MSA. The bank's Oceanway branch was in a middle-income tract, but the tract is now designated as moderate-income, and the income tract of the Riverside branch changed from upper to middle under the 2020 census data. As a result, the bank gained a moderate-income branch.

EverBank has several alternative delivery systems including debit cards and ATMs, telephone and online banking, electronic bill pay, and mobile banking options. These systems provide additional delivery availability and access to banking services to both retail and business customers. EverBank has three ATMs in the AA, of which one is a standalone, deposit-taking ATM in a CT with income information unassigned.

Miami CSA

Service delivery systems are unreasonably accessible to geographies and individuals of different income levels in the institution's AA.

In the AA, the bank does not have any branches in LMI geographies. The bank's distribution of branches in LMI geographies was significantly below the percentage of the population living within those geographies. The 2020 U.S. Census updates had no impact in the bank's branch distribution.

EverBank has several alternative delivery systems including debit cards and ATMs, telephone and online banking, electronic bill pay, and mobile banking options. These systems provide additional delivery availability and access to banking services to both retail and business customers. EverBank has two cash-dispense only ATMs in the AA.

Tampa MSA

Service delivery systems are unreasonably accessible to geographies and individuals of different income levels in the institution's AA.

In the AA, the bank does not have any branches in LMI geographies. The bank's distribution of branches in LMI geographies was significantly below the percentage of the population living within those geographies. Examiners considered the impact of the 2020 U.S. Census updates in the Tampa MSA. The bank's Clearwater branch was in a moderate-income tract, but the tract is now designated as middle-income, under the 2020 census data. As a result, the bank lost a moderate-income branch.

EverBank has several alternative delivery systems including debit cards and ATMs, telephone and online banking, electronic bill pay, and mobile banking options. These systems provide additional delivery availability and access to banking services to both retail and business customers. EverBank has one cash-dispense only ATM in the AA.

Distribution of Branch Openings/Closings						
	Branch Openings/Closings					
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Full Scope:						
Jacksonville MSA	0	1			-1	
Miami CSA	0	0				
Tampa MSA	0	0				
Limited Scope:						
Cape Coral CSA	0	0				

Jacksonville MSA

The bank closed one branch in the AA during the evaluation period.

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals.

The bank closed one branch in a middle-income geography and did not open any branches in LMI geographies. The branch closure was the result of proximity to other EverBank branches.

Services, including where appropriate, business hours, do not vary in a way that inconveniences its AA, particularly LMI geographies and/or individuals. EverBank offers traditional banking products and services at all branch locations in the AA. Business hours were 9:00 a.m. to 5:00 p.m., Monday through Friday with no Saturday hours. All branch locations were with drive-thru facilities operating with the same business hours.

Miami CSA

The bank did not open or close any branches during the evaluation period.

Services, including where appropriate, business hours, do not vary in a way that inconveniences its AA, particularly LMI geographies and/or individuals. EverBank offers traditional banking products and services at all branch locations in the AA. Business hours were 9:00 a.m. to 5:00 p.m., Monday through Friday with no Saturday hours. There was one location with a drive-thru facility operating with the same business hours.

Tampa MSA

The bank did not open or close any branches in the AA during the evaluation period.

Services, including where appropriate, business hours, do not vary in a way that inconveniences its AA, particularly LMI geographies and/or individuals. EverBank offers traditional banking products and services at the branch location in the AA. Business hours were 9:00 a.m. to 5:00 p.m., Monday through Friday with no Saturday hours. The branch did not offer drive-thru services.

Community Development Services

The institution is a leader in providing CD services.

Jacksonville MSA

The bank is a leader in providing CD services in the Jacksonville MSA.

During the evaluation period the bank employees collectively conducted 1,530 total hours of CD services.

A total of 167 bank employees conducted 387 financial education events totaling 915 hours in coordination with 13 different organizations. Approximately 3,700 participants attended the classes. The events included financial literacy for both students and adults, financial education sessions, and first-time homebuyer and housing seminars primarily targeted to LMI individuals and families. In addition, 10 bank employees spent 221 hours serving in leadership roles by participating on boards and committees for 15 different CD organizations. Furthermore, 38 employees provided 170 hours of technical expertise for six different CD organizations that provide services to LMI individuals and families. Beyond these efforts, bank employees contributed an additional 224 hours of services, leveraging their financial or technical expertise, as volunteers or mentors.

Examples of CD services in the AA include:

- A bank employee served on the board of an organization that provides affordable access to housing, healthcare, and opportunities for economic growth for LMI individuals. The organization also provides street outreach, behavioral health and dental care for all ages, job placement, and early learning.
- A total of 25 bank employees provided 87 hours through an organization that collaborates with other organizations, institutions, and educators to revolutionize education through digital

platforms. The employees delivered technical assistance and financial literacy programs, benefitting 187 attendees. All participating schools have a majority of students eligible for the free or reduced lunch program.

- A total of 16 bank employees provided services for an affordable housing organization. The employees provided 65 hours of financial literacy programs for 91 attendees. The organization is an advocate for affordable housing and fair housing policies to help families improve their housing conditions.

Miami CSA

The bank is a leader in providing CD services in the Miami CSA.

During the evaluation period, bank employees collectively conducted 1,956 total hours of community services.

A total of 50 bank employees conducted 178 financial education events totaling 312 hours in coordination with 11 different organizations. Approximately 2,139 participants attended the classes. The events included financial literacy for both students and adults, and first-time homebuyer seminars primarily targeted to LMI individuals and families. In addition, nine bank employees spent 135 hours serving in leadership roles by participating on boards and committees for seven different CD organizations. Furthermore, 43 employees provided over 197 hours of technical expertise for two different CD organizations that provide services to LMI individuals and families. Beyond these efforts, bank employees contributed an additional 1,312 hours of services, leveraging their financial or technical expertise, as volunteers or mentors.

Examples of CD services in the AA include:

- A bank employee served on the board of an organization that provides affordable housing, homeownership support, and educational opportunities for LMI families.
- A total of 30 bank employees partnered with a non-profit organization to provide 206 hours of financial education to students from LMI families. The organization offers educational programs to inspire and prepare students for success in a global economy through classroom programs and simulations that focus on financial literacy, workforce readiness, and entrepreneurship.
- A total of 36 bank employees contributed 97 hours of technical assistance, primarily through mentoring, to support a nonprofit organization serving students from LMI families. The organization offers educational programs for academically qualified students by providing opportunities for post-secondary education.

Tampa MSA

The bank provides an adequate level of CD services in the Tampa MSA.

During the evaluation period the bank employees collectively conducted 54 total hours of community services.

Twenty-two bank employees conducted 31 financial education events totaling 52 hours in coordination with two different organizations. Approximately 2,155 participants attended the classes. The events included financial literacy for both students and adults, and primarily targeted to LMI individuals and families. In addition, bank employees provided an additional two CD service hours, leveraging their financial or technical expertise, as volunteers or mentors.

Examples of CD services in the AA include:

- A total of nine bank employees provided 13 hours through an organization that collaborates with other organizations, institutions, and educators to revolutionize education through digital platforms. The employees delivered technical assistance and financial literacy programs, benefitting 84 attendees. All participating schools have a majority of students eligible for the free or reduced lunch program.
- A total of 13 bank employees provided 39 hours of financial education through an organization that offers financial literacy programs to students from LMI families. The programs provide the students with how their education correlates to employment, economic mobility, and financial stability. The financial education programs were attended by 2,068 students.
- Two bank employees contributed two hours to a global education nonprofit dedicated to empowering youth in low-income communities through entrepreneurship. The employees facilitated a financial education program attended by three participants.

Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Service Test in the Cape Coral CSA is consistent with the bank's overall performance under the Service Test in the full-scope areas. Performance in the limited-scope AA had a neutral impact on the overall Service Test in Florida.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope.”

Time Period Reviewed:	01/01/21 to 12/31/23	
Bank Products Reviewed:	Home mortgage loans for the period 01/01/21 to 01/01/22 Community development loans, qualified investments, and community development services for the period 01/01/21 to 12/31/23	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Florida		
Jacksonville MSA	Full-Scope	Duval County
Miami-Port St. Lucie-Fort Lauderdale CSA	Full-Scope	Counties of Broward, Miami-Dade, and Palm Beach
Tampa-St. Petersburg-Clearwater MSA	Full-Scope	Pinellas County
Cape Coral-Fort Myers-Naples CSA	Limited-Scope	Counties of Lee and Collier

Appendix B: Summary of MMSA and State Ratings

EVERBANK, N.A. RATINGS				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/ Multistate Rating
EverBank, N.A.	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
State:				
Florida	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory

(*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always

equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an

employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

MMSA (state): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated the same as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Jacksonville MSA	149	38,995	18.0	53,643	5.8	7.4	3.1	23.6	18.8	20.0	39.8	26.8	39.9	30.8	47.0	36.9	0.0	0.0	0.0
Miami CSA	459	190,238	55.5	258,889	2.6	3.1	2.1	23.2	42.5	19.1	32.9	19.6	32.4	41.2	34.6	46.0	0.2	0.2	0.4
Tampa MSA	57	23,299	6.9	54,168	1.7	8.8	2.0	14.0	26.3	12.6	47.8	24.6	45.9	36.5	40.4	39.5	0.0	0.0	0.0
Cape Coral CSA	162	79,024	19.6	82,888	2.1	1.9	1.4	17.8	32.7	17.8	43.2	28.4	43.9	36.9	37.0	36.9	0.0	0.0	0.0
Total	827	331,556	100.0	449,588	2.7	4.0	2.1	21.3	35.2	18.2	36.9	23.0	37.1	39.0	37.7	42.5	0.1	0.1	0.2
Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0% TIAA BANK (10000715115) excluded from Aggregate																			

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Jacksonville MSA	44	12,219	8.6	35,637	5.8	6.8	4.5	25.2	45.5	26.9	36.8	27.3	39.7	31.4	18.2	28.1	0.7	2.3	0.8
Miami CSA	307	181,124	60.3	161,008	2.9	5.9	2.4	21.8	31.3	20.4	32.1	23.8	32.0	42.2	38.1	44.1	1.0	1.0	1.1
Tampa MSA	41	21,626	8.1	33,414	0.7	0.0	0.9	15.0	24.4	14.4	47.8	31.7	47.2	35.4	39.0	36.4	1.1	4.9	1.2
Cape Coral CSA	117	59,237	23.0	51,056	1.4	0.9	1.0	17.2	24.8	18.3	46.5	45.3	48.4	34.3	29.1	31.6	0.6	0.0	0.8
Total	509	274,206	100.0	281,115	2.7	4.3	2.2	20.6	30.5	20.1	36.8	29.7	37.8	39.0	34.4	38.9	0.9	1.2	1.0
Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0% TIAA BANK (10000715115) excluded from Aggregate																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2021
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Jacksonville MSA	149	38,995	18.0	53,643	25.1	8.7	5.6	18.1	8.1	16.6	19.7	10.7	20.4	37.2	32.2	33.6	0.0	40.3	23.8
Miami CSA	459	190,238	55.5	258,889	23.1	0.4	2.4	17.0	4.8	9.5	17.7	5.0	18.0	42.2	23.7	52.3	0.0	66.0	17.8
Tampa MSA	57	23,299	6.9	54,168	20.3	0.0	4.9	17.4	7.0	15.3	19.3	1.8	19.4	43.0	21.1	45.6	0.0	70.2	14.7
Cape Coral CSA	162	79,024	19.6	82,888	20.8	0.0	3.6	18.2	0.6	14.4	19.5	3.1	19.1	41.5	38.9	47.4	0.0	57.4	15.4
Total	827	331,556	100.0	449,588	22.7	1.8	3.3	17.3	4.7	12.0	18.3	5.4	18.7	41.7	28.1	48.4	0.0	60.0	17.7
Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0% TIAA BANK (10000715115) excluded from Aggregate																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Jacksonville MSA	44	12,219	8.6	35,637	24.5	0.0	7.5	19.7	0.0	19.4	19.8	0.0	22.3	36.1	0.0	30.4	0.0	100.0	20.4
Miami CSA	307	181,124	60.3	161,008	22.5	0.0	3.1	17.6	0.0	9.2	18.0	0.0	16.7	41.9	0.0	53.4	0.0	100.0	17.6
Tampa MSA	41	21,626	8.1	33,414	19.1	0.0	6.0	18.2	0.0	14.8	19.1	0.0	19.4	43.6	0.0	45.9	0.0	100.0	13.9
Cape Coral CSA	117	59,237	23.0	51,056	20.2	0.0	4.5	18.6	0.0	14.8	20.4	0.0	20.7	40.8	0.0	45.7	0.0	100.0	14.3
Total	509	274,206	100.0	281,115	22.0	0.0	4.2	18.1	0.0	12.2	18.6	0.0	18.4	41.3	0.0	48.2	0.0	100.0	16.9
Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0% TIAA BANK (10000715115) excluded from Aggregate																			



Branch and ATM Geographic Listing

Date Est.	Branch Name	Address	City	State	Zip	County Name	Phone	Lobby Hours	ATM	Branch Service	MSA	State2	County	Census tract	Tract Income 2024	Adj LMI
6.2015	Alhambra	711 West Valley Blvd Unit 100	Alhambra	CA	91803	Los Angeles	626-576-8810	9am - 5pm (M-F) 10am - 2pm (Sat)	No	Retail Service (Non-Cash Deposits)	31084	6	037	4816.06	Middle	Yes
10.2016	Arcadia	1101 South Baldwin Avenue	Arcadia	CA	91007	Los Angeles	626-446-1572	9am - 5pm (M-F) 10am - 2pm (Sat)	No	Retail Service (Non-Cash Deposits)	31084	6	037	4307.24	Middle	No
5.2001	Burlingame	1210 Broadway	Burlingame	CA	94010	San Mateo	650-685-6430	9am - 5pm (M-F) 10am - 2pm (Sat)	24 hrs	Retail Service (Cash Deposits)	41884	6	081	6051.00	Middle	Yes
4.2018	Chino Hills	2911 Chino Avenue Unit F1	Chino Hills	CA	91709	San Bernardino	909-662-3300	9am - 5pm (M-F)	No	Retail Service (Non-Cash Deposits)	40140	6	071	0001.04	Upper	No
12.2015	Cupertino	10191 S. De Anza Blvd	Cupertino	CA	95014	Santa Clara	408-343-1180	9am - 5pm (M-F)	No	Retail Service (Cash Deposits)	41940	6	085	5077.01	Upper	No
7.2005	Daly City	440 Westlake Center Drive	Daly City	CA	94015	San Mateo	650-991-3275	9am - 5pm (M-F) 10am - 2pm (Sat)	24 hrs	Retail Service (Cash Deposits)	41884	6	081	6008.00	Moderate	N/A
4.2007	Excelsior	4627 Mission Street	San Francisco	CA	94112	San Francisco	415-452-4250	9am - 5pm (M-F)	24 hrs	Retail Service (Cash Deposits)	41884	6	075	0260.01	Moderate	N/A
9.2016	Fremont	38990-A Paseo Padre Parkway	Fremont	CA	94538	Alameda	510-794-8628	9am - 5pm (M-F)	No	Retail Service (Cash Deposits)	36084	6	001	4419.23	Middle	No
9.1996	Geary	5498 Geary Street	San Francisco	CA	94121	San Francisco	415-379-6990	9am - 5pm (M-F) 10am - 2pm (Sat)	24 hrs	Retail Service (Cash Deposits)	41884	6	075	0426.02	Upper	No
2.2017	Irvine	4250 Barranca Pkwy Suite S	Irvine	CA	92604	Orange	949-559-5822	9am - 5pm (M-F)	No	Retail Service (Non-Cash Deposits)	11244	6	059	0525.11	Upper	No
10.1996	Irving	825 Irving Street	San Francisco	CA	94122	San Francisco	415-682-2250	9am - 5pm (M-F)	24 hrs	Retail Service (Cash Deposits)	41884	6	075	0302.02	Moderate	N/A
3.2019	Koreatown	3640 Wilshire Blvd	Los Angeles	CA	90010	Los Angeles	213-201-3000	9am - 5pm (M-F)	No	Retail Service (Non-Cash Deposits)	31084	6	037	2125.02	Moderate	N/A
11.1997	Market	2122 Market Street	San Francisco	CA	94114	San Francisco	415-437-3860	9am - 5pm (M-F)	24 hrs	Retail Service (Cash Deposits)	41884	6	075	0169.00	Upper	Yes
4.1994	Montgomery	400 Montgomery Street Ste 100	San Francisco	CA	94104	San Francisco	415-773-1530	9am - 5pm (M-F)	No	Retail Service (Cash Deposits)	41884	6	075	0117.00	Unknown	Yes
11.2005	Noe Valley	3800 24th Street	San Francisco	CA	94114	San Francisco	415-970-9070	9am - 5pm (M-F) 10am - 2pm (Sat)	24 hrs	Retail Service (Cash Deposits)	41884	6	075	0211.00	Upper	No
5.2014	Noriega	1239 Noriega Street	San Francisco	CA	94122	San Francisco	415-665-5366	9am - 5pm (M-F) 10am - 2pm (Sat)	24 hrs	Retail Service (Cash Deposits)	41884	6	075	0328.02	Middle	Yes
3.2017	Oakland	735 Webster Street	Oakland	CA	94607	Alameda	510-834-3830	9am - 5pm (M-F) 10am - 2pm (Sat)	24 hrs	Retail Service (Cash Deposits)	36084	6	001	4030.00	Low	N/A
6.2006	Portola	2555 San Bruno Avenue	San Francisco	CA	94134	San Francisco	415-508-1472	9am - 5pm (M-F) 10am - 2pm (Sat)	24 hrs	Retail Service (Cash Deposits)	41884	6	075	0257.02	Moderate	N/A
12.2016	Rowland Hts	19220 Colima Road	La Puente	CA	91748	Los Angeles	626-581-1589	9am - 5pm (M-F)	24 hrs	Retail Service (Non-Cash Deposits)	31084	6	037	4087.05	Middle	No
7.2014	San Mateo	15E 4th Avenue	San Mateo	CA	94401	San Mateo	650-685-8303	9am - 5pm (M-F)	24 hrs	Retail Service (Cash Deposits)	41884	6	081	6063.00	Middle	Yes
2.2014	San Rafael	1104 4th Street	San Rafael	CA	94901	Marin	415-453-2929	9am - 5pm (M-F)	24 hrs	Retail Service (Non-Cash Deposits)	42034	6	041	1110.01	Moderate	N/A
2.2006	Sunset	2501 Irving Street	San Francisco	CA	94122	San Francisco	415-731-4386	9am - 5pm (M-F)	24 hrs	Retail Service (Cash Deposits)	41884	6	075	0326.02	Middle	Yes
10.2006	Taraval	1122 Taraval Street	San Francisco	CA	94116	San Francisco	415-664-7920	9am - 5pm (M-F)	24 hrs	Retail Service (Cash Deposits)	41884	6	075	0328.01	Moderate	N/A
7.1996	Van Ness	2045 Van Ness Avenue	San Francisco	CA	94109	San Francisco	415-674-0200	9am - 5pm (M-F)	No	Retail Service (Cash Deposits)	41884	6	075	0131.01	Upper	No
6.2013	West Portal	115 West Portal Ave	San Francisco	CA	94127	San Francisco	415-682-8833	9am - 5pm (M-F)	24 hrs	Retail Service (Cash Deposits)	41884	6	075	0308.00	Upper	Yes
11.2024	Encino	15903 Ventura Blvd. Encino,	Encino	CA	91436	Los Angeles	747-900-7090	9am - 5pm (M-F)	24 hrs	Retail Service (Cash Deposits)	31084	6	037	1414.00	Upper	No
12.2024	Roseville	1504 Eureka Rd. Roseville,	Roseville	CA	95661	Placer	916-472-7990	9am - 5pm (M-F)	24 hrs	Retail Service (Cash Deposits)	40900	6	061	0207.17	Upper	Yes
11.2004	Coral Ridge	2521 E. Commercial Blvd,	Ft Lauderdale	FL	33308	Broward	954-315-9340	9am - 5pm (M-F)	24 hrs	Retail Service (Cash Deposits)	22744	12	011	0402.03	Upper	Yes
8.2009	Colliers Reserve	1185 Immokalee Rd.,	Naples	FL	34110	Collier	239-254-2100	9am - 5pm (M-F)	24 hrs	Retail Service (Cash Deposits)	34940	12	021	0101.08	Middle	No
4.1983	Oceanway	104 New Berlin Road,	Jacksonville	FL	32218	Duval	904-714-1162	9am - 5pm (M-F)	24 hrs	Retail Service (Cash Deposits)	27260	12	031	0102.03	Moderate	N/A
9.1988	San Jose	10400-01 San Jose Blvd.,	Jacksonville	FL	32257	Duval	904-260-6224	9am - 5pm (M-F)	24 hrs	Retail Service (Cash Deposits)	27260	12	031	0167.11	Upper	Yes
9.1998	Daniels Pkwy	6321 Daniels Pkwy,	Fort Myers	FL	33912	Lee	239-254-2110	9am - 5pm (M-F)	24 hrs	Retail Service (Cash Deposits)	15980	12	071	0012.06	Middle	Yes
7.2008	Coral Gables	20 Giralda Ave.,	Coral Gables	FL	33134	Miami-Dade	305-448-8568	9am - 5pm (M-F)	24 hrs	Retail Service (Cash Deposits)	33124	12	086	0062.06	Upper	Yes
10.2004	Boca Raton	595 S. Federal Highway,	Boca Raton	FL	33432	Palm Beach	561-886-3999	9am - 5pm (M-F)	24 hrs	Retail Service (Cash Deposits)	48424	12	099	0075.05	Upper	No
8.2007	Clearwater	2530 State Road 580,	Clearwater	FL	33761	Pinellas	727-450-6900	9am - 5pm (M-F)	24 hrs	Retail Service (Cash Deposits)	45300	12	103	0268.20	Middle	No
10.2024	Ortega	4211 San Juan Ave	Jacksonville	FL	32210	Duval	904-623-8408	9am - 5pm (M-F)	24 hrs	Retail Service (Cash Deposits)	27260	12	031	0023.00	Upper	No
	EBC ATM	301 West Bay Street,	Jacksonville	FL	32202	Duval	N/A	9am - 5pm (M-F)	24 hrs	Retail Service (Cash Deposits)	27260	12	031	0172.00	Unknown	Yes
9.2018	Flushing (Main)	3902 Main Street	Flushing	NY	11354	Queens	347-625-5260	9am - 1pm (Sat)	24 hrs	Retail Service (Cash Deposits)	35614	36	081	0871.00	Low	N/A



Branches Opened/Closed
2022, 2023, 2024 YTD April 2025

Closed	Branch Name	Address	Tract
04/30/2021	Normandy Boulevard	7749 Normandy Boulevard, Jacksonville, FL	0120.00
06/28/2024	Riverside Avenue	501 Riverside Avenue, Jacksonville, FL	0171.00
02/14/2024	Filmore	1900 Fillmore Street, San Francisco, CA	0152.00

OPENED

09/03/2024	Ortega	4211 San Juan Avenue, Jacksonville, FL	0023.00
11/18/2024	Encino	15903 Ventura Boulevard, Encino, CA	1414.00
12/02/2024	Roseville	1504 Eureka Road, Roseville, CA	0207.17



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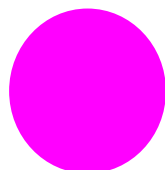
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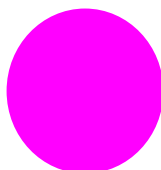
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CD Basket	Breakdown
Commodity	Australian dollar-25%, Canadian dollar-25%, New Zealand dollar-25%, South African rand-25%
Global Power Shift ^{®7}	Australian dollar-25%, Brazilian real-25%, Canadian dollar-25%, Norwegian krone-25%
New World Energy SM	Australian dollar-33.3%, Canadian dollar-33.3%, Norwegian krone-33.3%
Ultra Resource [®]	Australian dollar-16.6%, Canadian dollar-16.6%, Hong Kong dollar-16.6%, New Zealand dollar-16.6%, Norwegian krone-16.6%, Singapore dollar-16.6%

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CD Basket	Breakdown
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Euro Trax [®]	Euro-40%, Norwegian krone-20%, Swedish krona-20%, Swiss franc-20%
Global High Yield ⁷	Brazilian real-25%, Indian rupee-25%, Mexican peso-25%, South African rand-25%
Prudent Central Bank	Australian dollar-25%, British pound-25%, Euro-25%, New Zealand dollar-25%

Geographically aligned

The countries represented in these baskets may benefit from certain regional strengths and geopolitical strategies.

CD Basket	Breakdown
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- 1 oz. Vienna Philharmonics

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- 1 oz. British Britannias
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1. Deposits denominated in foreign currencies are susceptible to losses and gains due to currency price fluctuations and may result in a loss of principal.
2. 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.
3. If you request funds in this account be denominated in a currency other than the currency you deposit with us, we will convert your currency using a Customer Exchange Rate that is within 1% of the Wholesale Rate for the selected foreign currency. The Wholesale Rate is a market price that we determine is available to us in the Wholesale Market for a specific Foreign Currency at a specific point in time. Exceptions may occur if we agree in our sole discretion to lock in your rate before the transaction. The Wholesale Rate is determined by us on a transaction-by-transaction basis and varies with the applicable wholesale trading market. Wholesale Rates are not published or publicly available. You are not obligated to conduct Currency Exchange transactions with us. For more information about our Exchange Rates, please see the Specific Terms - WorldCurrency® Deposit Accounts section in the Account Terms, Disclosures and Agreements Booklet.
4. Not all WorldCurrency® accounts pay interest. Single currency CDs and multi-currency CD Baskets generally offer a fixed interest rate. Certain WorldCurrency Access® accounts earn interest. Interest earned will be calculated and credited in the account's denominated currency. Please visit our website for current rates and minimum balances to earn interest.
5. We reserve the right to terminate the Automatic Purchase Plan or your involvement in this Plan at any time, for any reason, including, but not limited to overdrafts of your companion cash management account.
6. To view current monthly maintenance fees, visit our website at <http://www.everbank.com/currencyrates>. Any monthly maintenance fee charged to your account will be disclosed to you on your rate sheet at the time that you open your account, or on a separate disclosure that we will provide to you at least 30 days prior to imposing or changing any monthly maintenance fee. In addition, any monthly maintenance fee will be charged in the Foreign Currency in which the applicable WorldCurrency Access Deposit Account is denominated. See the Account Terms, Disclosures and Agreements Booklet for additional information regarding the monthly maintenance fee.
7. This account is denominated or partially denominated in a Non-Deliverable Currency ("NDC"). We cannot deliver NDCs to you. We cannot send you such currencies in physical form, by check, by wire or through any other method. This means that, if you open a NDC Account, you will be able to withdraw your funds only in U.S. dollars. If the NDC Exchange Rate that we can provide to you when you withdraw funds is less favorable to you than when you opened your NDC Account, you will lose money. Do not open a NDC Account if you cannot afford this risk of loss. See the Specific Terms - WorldCurrency® Deposit Accounts section in your Account Terms, Disclosures and Agreements Booklet for more information.
8. Metals Select® products:

Are Not FDIC Insured	Are Not Bank or Government Guaranteed	Are Not Deposits	May Lose Value
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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.

9. When selling or purchasing metals to or from you, we will offer a Customer Price that is within 1% of the Wholesale Price. The Wholesale Price is the price at which we determine we are able to buy or sell metals at a specific point in time. Exceptions may occur if we agree in our sole discretion to lock in your price before the transaction. The Wholesale Price is determined by us on a transaction-by-transaction basis and varies with the applicable wholesale trading market. Wholesale Prices are not published or publicly available. For more information about our precious metals pricing, please see the Specific Terms - Metals Select® Accounts section in the Account Terms, Disclosures and Agreements Booklet.
10. You may convert some or all of the Precious Metals in your Unallocated Account into an Allocated Account at any time, subject to the minimum transaction value for a new Allocated Account. In order to convert your Unallocated Account to an Allocated Account, we will sell the Precious Metals in your Unallocated Account at the then current Wholesale Price and use the proceeds to purchase Precious Metal coins, also at the Wholesale Price. On conversion, you will be charged the difference in cost between the Wholesale Price for the purchase of the allocated Precious Metals and the Wholesale Price for the sale of the unallocated Precious Metals. We reserve the right to determine the number and size of the coins purchased. Although you will not be required to pay a Spread in connection with this conversion, you may incur either account or delivery fees applicable to Allocated Accounts.
11. Only Allocated Metals are IRA eligible. Call for current coin availability.
12. Past performance is not a guarantee of future results.





Sterling Bank and Trust Products and
Services a division of EverBank N.A.

FEE SCHEDULE

Ambassador Club Money Market Account Specifications and Fee Listing



AMBASSADOR CLUB PERSONAL MONEY MARKET ACCOUNT SPECIFICATIONS

Minimum Balance to open account: \$25,000.00

Should the balance on any day of the month fall below \$500.00, a Low Balance Fee will be imposed

Low Balance Fee: \$25.00

Eligibility: Must have a SBT Eagle Club Checking, Membership is based on unique ownership title.

Free Standard Checks: Includes standard blue, yellow or green checks for as long as the Member's account is open. Limited to one account per Member when ordered in a branch.

Free Teller Checks: Limited to one check per statement cycle per Member.

One Refunded Service Fee: Limited to one fee per Member. Maximum service fee refund is \$35.

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Copies of Checks	\$5.00
Teller Checks	\$10.00
Account Research (charge per hour)	\$40.00
Account Balancing Assistance (charge per hour)	\$40.00
Stop Payments - All Items and ACH (verbal and written) - (charge per item)	\$30.00
One Copy of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year	\$0.00
Additional Copies of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year (charge per year)	\$20.00
Photocopies of Statements (charged for each month requested)	\$10.00
Non-machine readable encoded check fee (charge per rejected check)	\$5.00
Garnishments/levies/injunctions/etc. (charged per hour)	\$75.00
Check Cashing Fee for Non-Customers (charged per item) - Sterling Bank & Trust checks only	\$3.00
Wire Transfer Fee - Domestic Wires (Incoming)	\$0.00
Wire Transfer Fee - Domestic Wires (Outgoing)	\$30.00
Wire Transfer Fee - Foreign Wires (Incoming)	\$0.00
Wire Transfer Fee - Foreign Wires (Outgoing)	\$40.00
Safe Deposit Boxes (Charged Per Year) - Account Relationship is required to maintain a Safe Deposit Box. Free rental for U.S. military personnel (Military ID must be shown).	

\$100.00 Small Box (2" x 5")

\$250.00 Document Box (3" x 10")

\$500.00 Large Box (5" x 10")

Lost Safe Deposit Key Replacement Fee \$100.00 for re-drilling and replacement of key. *Additional fees may apply if all keys are lost.*

STERLING DEBIT CARD

All Accounts: Unlimited number of Withdrawals and Point-of-Sale Transactions

ATM Fees: Sterling will reimburse ATM fees paid at all Sterling and domestic non-Sterling ATMs*

Replace lost ATM Card: \$10.00

Expedited ATM Card: \$90.00

Copy of Point of Sale (POS) Draft: \$5.00 each item

* ATMs that we do not own or operate may assess fees. International transactions may incur a fee charged by the international network

ONLINE BANKING

Monthly Fee: No Charge

View Account Checks Online: No Charge

View Online Statements: No Charge



Online Bill Pay: No Charge
Rush Bill Pay Fee: Refer to the current fee disclosed in Online Banking Bill Pay
Mobile Banking: No Charge



FEE SCHEDULE
Premier Club Money Market Account Specifications and Fee
Listing



PREMIER CLUB PERSONAL MONEY MARKET ACCOUNT SPECIFICATIONS

Minimum Balance to open account: \$10,000.00

Should the balance on any day of the month fall below \$500.00, a Low Balance Fee will be imposed

Low Balance Fee: \$25.00

Eligibility: Must have a SBT Eagle Club Checking, Membership is based on unique ownership title.

Free Standard Checks: Includes standard blue, yellow or green checks for as long as the Member's account is open. Limited to one account per Member when ordered in a branch.

Free Teller Checks: Limited to one check per statement cycle per Member.

One Refunded Service Fee: Limited to one fee per Member. Maximum service fee refund is \$35.

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Copies of Checks	\$5.00
Teller Checks	\$10.00
Account Research (charge per hour)	\$40.00
Account Balancing Assistance (charge per hour)	\$40.00
Stop Payments - All Items and ACH (verbal and written) - (charge per item)	\$30.00
One Copy of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year	\$0.00
Additional Copies of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year (charge per year)	\$20.00
Photocopies of Statements (charged for each month requested)	\$10.00
Non-machine readable encoded check fee (charge per rejected check)	\$5.00
Garnishments/levies/injunctions/etc. (charged per hour)	\$75.00
Check Cashing Fee for Non-Customers (charged per item) - Sterling Bank & Trust checks only	\$3.00
Wire Transfer Fee - Domestic Wires (Incoming)	\$0.00
Wire Transfer Fee - Domestic Wires (Outgoing)	\$30.00
Wire Transfer Fee - Foreign Wires (Incoming)	\$0.00
Wire Transfer Fee - Foreign Wires (Outgoing)	\$40.00

Safe Deposit Boxes (Charged Per Year) - Account Relationship is required to maintain a Safe Deposit Box. Free rental for U.S. military personnel (Military ID must be shown).

\$100.00 Small Box (2" x 5")

\$250.00 Document Box (3" x 10")

\$500.00 Large Box (5" x 10")

Lost Safe Deposit Key Replacement Fee \$100.00 for re-drilling and replacement of key. *Additional fees may apply if all keys are lost.*

STERLING DEBIT CARD

All Accounts: Unlimited number of Withdrawals and Point-of-Sale Transactions

ATM Fees: Sterling will reimburse ATM fees paid at all Sterling and domestic non-Sterling ATMs*

Replace lost ATM Card: \$10.00

Expedited ATM Card: \$90.00

Copy of Point of Sale (POS) Draft: \$5.00 each item

* ATMs that we do not own or operate may assess fees. International transactions may incur a fee charged by the international network

ONLINE BANKING

Monthly Fee: No Charge

View Account Checks Online: No Charge

View Online Statements: No Charge



Online Bill Pay: No Charge
Rush Bill Pay Fee: Refer to the current fee disclosed in Online Banking Bill Pay
Mobile Banking: No Charge



FEE SCHEDULE
SBT Eagle Club Checking Specifications and Fee Listing



SBT EAGLE CLUB CHECKING ACCOUNT SPECIFICATIONS

Minimum Balance to open account: \$500.00

Average Daily Balance to avoid fee: \$500.00

Low Balance Fee: \$25.00 The low balance fee will be waived with the establishment of a monthly direct deposit into the Eagle Checking Account.

Early closeout before six months: \$10.00

Free Standard Checks: Includes standard blue, yellow or green checks for a long as the Member's account is open. Limited to one account per Member when ordered in a branch.

Free Teller Checks: Limited to one check per statement cycle per Member.

One Refunded Service Fee: Limited to one fee per Member. Maximum service fee refund is \$35.

\$3 Monthly Statement Fee: Customers signed up for e-statement or for those individuals 55 years of age or older will not be assessed a fee.

SBT Eagle Club Checking for Ambassador Club Money Market Account:

Membership into an Ambassador Money Market Club account, make an opening deposit of \$25,000 into an Ambassador Money Market Club Account, and maintain a minimum monthly statement cycle balance of \$25,000. Rates are compounded daily and paid on the entire balance in the account on a monthly basis. A Low Balance Fee of \$25.00 will be imposed every month if the daily balance on any day of the month falls below \$500.00. Fees may reduce earnings on the account.

SBT Eagle Club Checking for Premier Club Money Market Account:

Membership into a Premier Money Market Club account, make an opening deposit of \$10,000 into a Premier Money Market Club Account, and maintain a minimum monthly statement cycle balance of \$10,000. Rates are compounded daily and paid on the entire balance in the account on a monthly basis. A Low Balance Fee of \$25.00 will be imposed every month if the daily balance on any day of the month falls below \$500.00. Fees may reduce earnings on the account.

SBT Eagle Club Checking for Sterling Club Money Market Account:

Membership into the Sterling Club. To qualify for membership in the Sterling Club, you must be age 55 and over. Rates are compounded daily and paid on the entire balance in the account on a monthly basis. A Low Balance Fee of \$25.00 will be imposed every month if the daily balance on any day of the month falls below \$500.00. Fees may reduce earnings on the account.

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Monthly Statement Fee (waived if signed up for e-Statements or for those individuals 55 years of age or older)	\$3.00
Copies of Checks	\$5.00
Teller Checks	\$10.00
Account Research (charge per hour)	\$40.00
Account Balancing Assistance (charge per hour)	\$40.00
Stop Payments - All Items and ACH (verbal and written) - (charge per item)	\$30.00
One Copy of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year	\$0.00
Additional Copies of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year (charge per year)	\$20.00
Photocopies of Statements (charged for each month requested)	\$10.00
Non-machine readable encoded check fee (charge per rejected check)	\$5.00
Garnishments/levies/injunctions/etc. (charged per hour)	\$75.00
Check Cashing Fee for Non-Customers (charged per item) - Sterling Bank & Trust checks only	\$3.00
Wire Transfer Fee - Domestic Wires (Incoming)	\$0.00
Wire Transfer Fee - Domestic Wires (Outgoing)	\$30.00
Wire Transfer Fee - Foreign Wires (Incoming)	\$0.00
Wire Transfer Fee - Foreign Wires (Outgoing)	\$40.00
Safe Deposit Boxes (Charged Per Year) - Account Relationship is required to maintain a Safe Deposit Box. Free rental for U.S. military personnel (Military ID must be shown).	



\$100.00 Small Box (2" x 5")
\$250.00 Document Box (3" x 10")
\$500.00 Large Box (5" x 10")

Lost Safe Deposit Key Replacement Fee \$100.00 for re-drilling and replacement of key. *Additional fees may apply if all keys are lost.*

STERLING DEBIT CARD

All Accounts: Unlimited number of Withdrawals and Point-of-Sale Transactions

ATM Fees: Sterling will reimburse ATM fees paid at all Sterling and domestic non-Sterling ATMs*

Replace lost ATM Card: \$10.00

Expedited ATM Card: \$90.00

Copy of Point of Sale (POS) Draft: \$5.00 each item

* ATMs that we do not own or operate may assess fees. International transactions may incur a fee charged by the international network

ONLINE BANKING

Monthly Fee: No Charge

View Account Checks Online: No Charge

View Online Statements: No Charge

Online Bill Pay: No Charge

Rush Bill Pay Fee: Refer to the current fee disclosed in Online Banking Bill Pay

Mobile Banking: No Charge



FEE SCHEDULE
Sterling Club Money Market Account Specifications and Fee
Listing



STERLING CLUB PERSONAL MONEY MARKET ACCOUNT SPECIFICATIONS

Minimum Balance to open account: \$500.00

Should the balance on any day of the month fall below \$500.00, a Low Balance Fee will be imposed

Low Balance Fee: \$25.00

Eligibility: Must be age 55+ and have a SBT Eagle Club Checking, Membership is based on unique ownership title.

Free Standard Checks: Includes standard blue, yellow or green checks for as long as the Member's account is open. Limited to one account per Member when ordered in a branch.

Free Teller Checks: Limited to one check per statement cycle per Member.

One Refunded Service Fee: Limited to one fee per Member. Maximum service fee refund is \$35.

Check printing fees vary by the style of check ordered.

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Copies of Checks	\$5.00
Teller Checks	\$10.00
Account Research (charge per hour)	\$40.00
Account Balancing Assistance (charge per hour)	\$40.00
Stop Payments - All Items and ACH (verbal and written) - (charge per item)	\$30.00
One Copy of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year	\$0.00
Additional Copies of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year (charge per year)	\$20.00
Photocopies of Statements (charged for each month requested)	\$10.00
Non-machine readable encoded check fee (charge per rejected check)	\$5.00
Garnishments/levies/injunctions/etc. (charged per hour)	\$75.00
Check Cashing Fee for Non-Customers (charged per item) - Sterling Bank & Trust checks only	\$3.00
Wire Transfer Fee - Domestic Wires (Incoming)	\$0.00
Wire Transfer Fee - Domestic Wires (Outgoing)	\$30.00
Wire Transfer Fee - Foreign Wires (Incoming)	\$0.00
Wire Transfer Fee - Foreign Wires (Outgoing)	\$40.00

Safe Deposit Boxes (Charged Per Year) - Account Relationship is required to maintain a Safe Deposit Box. Free rental for U.S. military personnel (Military ID must be shown).

\$100.00 Small Box (2" x 5")

\$250.00 Document Box (3" x 10")

\$500.00 Large Box (5" x 10")

Lost Safe Deposit Key Replacement Fee \$100.00 for re-drilling and replacement of key. *Additional fees may apply if all keys are lost.*

STERLING DEBIT CARD

All Accounts: Unlimited number of Withdrawals and Point-of-Sale Transactions

ATM Fees: Sterling will reimburse ATM fees paid at all Sterling and domestic non-Sterling ATMs*

Replace lost ATM Card: \$10.00

Expedited ATM Card: \$90.00

Copy of Point of Sale (POS) Draft: \$5.00 each item

* ATMs that we do not own or operate may assess fees. International transactions may incur a fee charged by the international network

ONLINE BANKING

Monthly Fee: No Charge

View Account Checks Online: No Charge



View Online Statements: No Charge
Online Bill Pay: No Charge
Rush Bill Pay Fee: Refer to the current fee disclosed in Online Banking Bill Pay
Mobile Banking: No Charge



FEE SCHEDULE

Personal Savings Account Specifications and Fee Listing



STERLING CLUB SAVINGS ACCOUNT SPECIFICATIONS

Minimum Balance to open account: \$100.00

Minimum balance to avoid fee: \$100.00

Low Balance Fee: \$10.00

Eligibility: Must be age 55+ and have a SBT Eagle Club Checking, Membership is based on unique ownership title.

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Copies of Checks	\$5.00
Teller Checks	\$10.00
Account Research (charge per hour)	\$40.00
Account Balancing Assistance (charge per hour)	\$40.00
One Copy of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year	\$0.00
Additional Copies of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year (charge per year)	\$20.00
Photocopies of Statements (charged for each month requested)	\$10.00
Non-machine readable encoded check fee (charge per rejected check)	\$5.00
Garnishments/levies/injunctions/etc. (charged per hour)	\$75.00
Check Cashing Fee for Non-Customers (charged per item) - Sterling Bank & Trust checks only	\$3.00
Wire Transfer Fee - Domestic Wires (Incoming)	\$0.00
Wire Transfer Fee - Domestic Wires (Outgoing)	\$30.00
Wire Transfer Fee - Foreign Wires (Incoming)	\$0.00
Wire Transfer Fee - Foreign Wires (Outgoing)	\$40.00
Safe Deposit Boxes (Charged Per Year) - Account Relationship is required to maintain a Safe Deposit Box. Free rental for U.S. military personnel (Military ID must be shown).	
\$100.00 Small Box (2" x 5")	
\$250.00 Document Box (3" x 10")	
\$500.00 Large Box (5" x 10")	
Lost Safe Deposit Key Replacement Fee \$100.00 for re-drilling and replacement of key. <i>Additional fees may apply if all keys are lost.</i>	

ONLINE BANKING

Monthly Fee: No Charge

View Account Checks Online: No Charge

View Online Statements: No Charge

Online Bill Pay: No Charge

Rush Bill Pay Fee: Refer to the current fee disclosed in Online Banking Bill Pay

Mobile Banking: No Charge



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FEE SCHEDULE
Business Money Market Account Specifications and Fee Listing



BUSINESS MONEY MARKET ACCOUNT SPECIFICATIONS

Minimum Balance to open account: \$1,000.00
 Average Daily Balance to avoid fee: \$1,000.00
 Low Balance Fee: \$25.00

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Copies of Checks	\$5.00
Teller Checks	\$10.00
Account Research (charge per hour)	\$40.00
Account Balancing Assistance (charge per hour)	\$40.00
Stop Payments - All Items and ACH (verbal and written) - (charge per item)	\$30.00
One Copy of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year	\$0.00
Additional Copies of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year (charge per year)	\$20.00
Photocopies of Statements (charged for each month requested)	\$10.00
Non-machine readable encoded check fee (charge per rejected check)	\$5.00
Garnishments/levies/injunctions/etc. (charged per hour)	\$75.00
Check Cashing Fee for Non-Customers (charged per item) - Sterling Bank & Trust checks only	\$3.00
Wire Transfer Fee - Domestic Wires (Incoming)	\$0.00
Wire Transfer Fee - Domestic Wires (Outgoing)	\$30.00
Wire Transfer Fee - Foreign Wires (Incoming)	\$0.00
Wire Transfer Fee - Foreign Wires (Outgoing)	\$40.00
Safe Deposit Boxes (Charged Per Year) - Account Relationship is required to maintain a Safe Deposit Box. Free rental for U.S. military personnel (Military ID must be shown).	

\$100.00 Small Box (2" x 5")

\$250.00 Document Box (3" x 10")

\$500.00 Large Box (5" x 10")

Lost Safe Deposit Key Replacement Fee \$100.00 for re-drilling and replacement of key. *Additional fees may apply if all keys are lost.*

BUSINESS STERLING DEBIT CARD

Replace lost ATM Card: \$10.00

Expedited ATM Card: \$90.00

Copy of Point of Sale (POS) Draft: \$5.00 each item

BUSINESS ONLINE BANKING

Monthly Fee: No Charge

View Account Checks Online: No Charge

View Online Statements: No Charge

Online Bill Pay: No Charge

Rush Bill Pay Fee: Refer to the current fee disclosed in Business Online Banking Bill Pay



FEE SCHEDULE
Business Savings Account Specifications and Fee Listing



BUSINESS SAVINGS ACCOUNT SPECIFICATIONS

Minimum Balance to open account: \$1000.00

Minimum Balance to avoid fee: \$1000.00

Low Balance Fee: \$25.00

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Copies of Checks	\$5.00
Teller Checks	\$10.00
Account Research (charge per hour)	\$40.00
Account Balancing Assistance (charge per hour)	\$40.00
One Copy of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year	\$0.00
Additional Copies of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year (charge per year)	\$20.00
Photocopies of Statements (charged for each month requested)	\$10.00
Non-machine readable encoded check fee (charge per rejected check)	\$5.00
Garnishments/levies/injunctions/etc. (charged per hour)	\$75.00
Check Cashing Fee for Non-Customers (charged per item) - Sterling Bank & Trust checks only	\$3.00
Wire Transfer Fee - Domestic Wires (Incoming)	\$0.00
Wire Transfer Fee - Domestic Wires (Outgoing)	\$30.00
Wire Transfer Fee - Foreign Wires (Incoming)	\$0.00
Wire Transfer Fee - Foreign Wires (Outgoing)	\$40.00
Safe Deposit Boxes (Charged Per Year) - Account Relationship is required to maintain a Safe Deposit Box. Free rental for U.S. military personnel (Military ID must be shown).	
\$100.00 Small Box (2" x 5")	
\$250.00 Document Box (3" x 10")	
\$500.00 Large Box (5" x 10")	

Lost Safe Deposit Key Replacement Fee \$100.00 for re-drilling and replacement of key. *Additional fees may apply if all keys are lost.*

BUSINESS ONLINE BANKING

Monthly Fee: No Charge

View Account Checks Online: No Charge

View Online Statements: No Charge

Online Bill Pay: No Charge

Rush Bill Pay Fee: Refer to the current fee disclosed in Business Online Banking Bill Pay



FEE SCHEDULE
Sterling Business Checking Account



Small Business Solutions Checking
Business Solutions Checking
Business Plus Solutions Checking

Please refer to the Business Checking Accounts Product Listing for specifications and fees

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Copies of Checks	\$5.00
Teller Checks	\$10.00
Account Research (charge per hour)	\$40.00
Account Balancing Assistance (charge per hour)	\$40.00
Stop Payments - All Items and ACH (verbal and written) - (charge per item)	\$30.00
One Copy of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year	\$0.00
Additional Copies of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year (charge per year)	\$20.00
Photocopies of Statements (charged for each month requested)	\$10.00
Non-machine readable encoded check fee (charge per rejected check)	\$5.00
Garnishments/levies/injunctions/etc. (charged per hour)	\$75.00
Check Cashing Fee for Non-Customers (charged per item) - Sterling Bank & Trust checks only	\$3.00
Wire Transfer Fee - Domestic Wires (Incoming)	\$0.00
Wire Transfer Fee - Domestic Wires (Outgoing)	\$30.00
Wire Transfer Fee - Foreign Wires (Incoming)	\$0.00
Wire Transfer Fee - Foreign Wires (Outgoing)	\$40.00
Safe Deposit Boxes (Charged Per Year) - Account Relationship is required to maintain a Safe Deposit Box. Free rental for U.S. military personnel (Military ID must be shown).	

\$100.00 Small Box (2" x 5")

\$250.00 Document Box (3" x 10")

\$500.00 Large Box (5" x 10")

Lost Safe Deposit Key Replacement Fee \$100.00 for re-drilling and replacement of key. *Additional fees may apply if all keys are lost.*

BUSINESS STERLING DEBIT CARD

Number of free withdrawals per account statement cycle from ATM's Sterling Bank & Trust does not own or operate*: Unlimited

Replace lost ATM Card: \$10.00

Expedited ATM Card: \$90.00

Copy of Point of Sale (POS) Draft: \$5.00 each item

**ATMs that we do not own or operate may assess fees. International transactions may incur a fee charged by the international network.*

BUSINESS ONLINE BANKING

Monthly Fee: No Charge

View Account Checks Online: No Charge

View Online Statements: No Charge

Rush Bill Pay Fee: Refer to the current fee disclosed in Business Online Banking Bill Pay



BUSINESS CHECKING ACCOUNTS PRODUCT LISTING

	Small Business Solutions Checking	Business Solutions Checking	Business Plus Solutions Checking
Best For	Business customers with low account activity and cash needs	Business customers with moderate account activity and cash needs	Business customers with higher account activity and cash needs
Minimum To Open	\$1,000.00	\$1,000.00	\$1,000.00
Monthly Service Charge	\$6.00	\$8.00	\$10.00
To Avoid Monthly Service Charge	\$1,000 Average Daily Balance	\$5,000 Average Daily Balance	\$10,000 Average Daily Balance
Pays Interest	No	No	No
Additional Benefits			
Online Banking with Cash Management	FREE	FREE	FREE
¹ eStatements	FREE	FREE	FREE
Online Bill Pay	FREE	FREE	FREE
Online Check Images	FREE	FREE	FREE
Email Alerts	FREE	FREE	FREE
Business Debit Card	FREE	FREE	FREE
Special Promotions		² Remote Deposit Capture Setup Fee Discount - \$50 ³ First Deluxe Check Order Credit - \$50	² Remote Deposit Capture Setup Fee Discount - \$50 ³ First Deluxe Check Order Credit - \$50

¹ Requires On-Line Banking set-up for receipt of statements electronically

²Apply for Remote Deposit Capture, within 60 days of opening your new Sterling Bank & Trust business checking account, and receive a \$50 discount off the account setup fee. Discount will be applied on your first business checking statement following account setup, when the fee is normally charged. Approval is required for Remote Deposit Capture program.

³Credit applies to your first check order when you order checks through Deluxe at the branch when the account is opened. The \$50 will be credited to your account after the check order has been placed.

Please see the Business Specifications and Fee Listing for more information. Program features, fees and promotions are subject to change. MK-7 (1/12)

FEE SCHEDULE
Sterling Business Checking Account



Small Business Solutions Checking
Business Solutions Checking
Business Plus Solutions Checking

Please refer to the Business Checking Accounts Product Listing for specifications and fees

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Copies of Checks	\$5.00
Teller Checks	\$10.00
Account Research (charge per hour)	\$40.00
Account Balancing Assistance (charge per hour)	\$40.00
Stop Payments - All Items and ACH (verbal and written) - (charge per item)	\$30.00
One Copy of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year	\$0.00
Additional Copies of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year (charge per year)	\$20.00
Photocopies of Statements (charged for each month requested)	\$10.00
Non-machine readable encoded check fee (charge per rejected check)	\$5.00
Garnishments/levies/injunctions/etc. (charged per hour)	\$75.00
Check Cashing Fee for Non-Customers (charged per item) - Sterling Bank & Trust checks only	\$3.00
Wire Transfer Fee - Domestic Wires (Incoming)	\$0.00
Wire Transfer Fee - Domestic Wires (Outgoing)	\$30.00
Wire Transfer Fee - Foreign Wires (Incoming)	\$0.00
Wire Transfer Fee - Foreign Wires (Outgoing)	\$40.00
Safe Deposit Boxes (Charged Per Year) - Account Relationship is required to maintain a Safe Deposit Box. Free rental for U.S. military personnel (Military ID must be shown).	

\$100.00 Small Box (2" x 5")

\$250.00 Document Box (3" x 10")

\$500.00 Large Box (5" x 10")

Lost Safe Deposit Key Replacement Fee \$100.00 for re-drilling and replacement of key. *Additional fees may apply if all keys are lost.*

BUSINESS STERLING DEBIT CARD

Number of free withdrawals per account statement cycle from ATM's Sterling Bank & Trust does not own or operate*: Unlimited

Replace lost ATM Card: \$10.00

Expedited ATM Card: \$90.00

Copy of Point of Sale (POS) Draft: \$5.00 each item

**ATMs that we do not own or operate may assess fees. International transactions may incur a fee charged by the international network.*

BUSINESS ONLINE BANKING

Monthly Fee: No Charge

View Account Checks Online: No Charge

View Online Statements: No Charge

Rush Bill Pay Fee: Refer to the current fee disclosed in Business Online Banking Bill Pay



BUSINESS CHECKING ACCOUNTS PRODUCT LISTING

	Small Business Solutions Checking	Business Solutions Checking	Business Plus Solutions Checking
Best For	Business customers with low account activity and cash needs	Business customers with moderate account activity and cash needs	Business customers with higher account activity and cash needs
Minimum To Open	\$1,000.00	\$1,000.00	\$1,000.00
Monthly Service Charge	\$6.00	\$8.00	\$10.00
To Avoid Monthly Service Charge	\$1,000 Average Daily Balance	\$5,000 Average Daily Balance	\$10,000 Average Daily Balance
Pays Interest	No	No	No
Additional Benefits			
Online Banking with Cash Management	FREE	FREE	FREE
¹ eStatements	FREE	FREE	FREE
Online Bill Pay	FREE	FREE	FREE
Online Check Images	FREE	FREE	FREE
Email Alerts	FREE	FREE	FREE
Business Debit Card	FREE	FREE	FREE
Special Promotions		² Remote Deposit Capture Setup Fee Discount - \$50 ³ First Deluxe Check Order Credit - \$50	² Remote Deposit Capture Setup Fee Discount - \$50 ³ First Deluxe Check Order Credit - \$50

¹ Requires On-Line Banking set-up for receipt of statements electronically

²Apply for Remote Deposit Capture, within 60 days of opening your new Sterling Bank & Trust business checking account, and receive a \$50 discount off the account setup fee. Discount will be applied on your first business checking statement following account setup, when the fee is normally charged. Approval is required for Remote Deposit Capture program.

³Credit applies to your first check order when you order checks through Deluxe at the branch when the account is opened. The \$50 will be credited to your account after the check order has been placed.

Please see the Business Specifications and Fee Listing for more information. Program features, fees and promotions are subject to change. MK-7 (1/12)

FEE SCHEDULE

Personal Savings Account Specifications and Fee Listing



PERSONAL SAVINGS ACCOUNT SPECIFICATIONS

Minimum Balance to open account: \$100.00

Minimum Balance to avoid fee: \$100.00

Low Balance Fee: \$10.00

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Copies of Checks	\$5.00
Teller Checks	\$10.00
Account Research (charge per hour)	\$40.00
Account Balancing Assistance (charge per hour)	\$40.00
One Copy of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year	\$0.00
Additional Copies of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year (charge per year)	\$20.00
Photocopies of Statements (charged for each month requested)	\$10.00
Non-machine readable encoded check fee (charge per rejected check)	\$5.00
Garnishments/levies/injunctions/etc. (charged per hour)	\$75.00
Check Cashing Fee for Non-Customers (charged per item) - Sterling Bank & Trust checks only	\$3.00
Wire Transfer Fee - Domestic Wires (Incoming)	\$0.00
Wire Transfer Fee - Domestic Wires (Outgoing)	\$30.00
Wire Transfer Fee - Foreign Wires (Incoming)	\$0.00
Wire Transfer Fee - Foreign Wires (Outgoing)	\$40.00
Safe Deposit Boxes (Charged Per Year) - Account Relationship is required to maintain a Safe Deposit Box. Free rental for U.S. military personnel (Military ID must be shown).	
\$100.00 Small Box (2" x 5")	
\$250.00 Document Box (3" x 10")	
\$500.00 Large Box (5" x 10")	

Lost Safe Deposit Key Replacement Fee \$100.00 for re-drilling and replacement of key. *Additional fees may apply if all keys are lost.*

ONLINE BANKING

Monthly Fee: No Charge

View Account Checks Online: No Charge

View Online Statements: No Charge

Online Bill Pay: No Charge

Rush Bill Pay Fee: Refer to the current fee disclosed in Online Banking Bill Pay

Mobile Banking: No Charge



* T A A 4 8 4 5 % 5 1 0 2 3 2 6 1 1 2 % S % 1 4 7 8 5 2 3 6 9 % S D 8 0 3 6 1 % 0 1 2 2 2 0 2 4 *

FEE SCHEDULE

Personal Money Market Account Specifications and Fee Listing



PERSONAL MONEY MARKET ACCOUNT SPECIFICATIONS

Minimum Balance to open account: \$500.00

Should the balance on any day of the month fall below \$500.00, a Low Balance Fee will be imposed

Low Balance Fee: \$25.00

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Copies of Checks	\$5.00
Teller Checks	\$10.00
Account Research (charge per hour)	\$40.00
Account Balancing Assistance (charge per hour)	\$40.00
Stop Payments - All Items and ACH (verbal and written) - (charge per item)	\$30.00
One Copy of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year	\$0.00
Additional Copies of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year (charge per year)	\$20.00
Photocopies of Statements (charged for each month requested)	\$10.00
Non-machine readable encoded check fee (charge per rejected check)	\$5.00
Garnishments/levies/injunctions/etc. (charged per hour)	\$75.00
Check Cashing Fee for Non-Customers (charged per item) - Sterling Bank & Trust checks only	\$3.00
Wire Transfer Fee - Domestic Wires (Incoming)	\$0.00
Wire Transfer Fee - Domestic Wires (Outgoing)	\$30.00
Wire Transfer Fee - Foreign Wires (Incoming)	\$0.00
Wire Transfer Fee - Foreign Wires (Outgoing)	\$40.00
Safe Deposit Boxes (Charged Per Year) - Account Relationship is required to maintain a Safe Deposit Box. Free rental for U.S. military personnel (Military ID must be shown).	

\$100.00 Small Box (2" x 5")

\$250.00 Document Box (3" x 10")

\$500.00 Large Box (5" x 10")

Lost Safe Deposit Key Replacement Fee \$100.00 for re-drilling and replacement of key. *Additional fees may apply if all keys are lost.*

STERLING DEBIT CARD

All Accounts: Unlimited number of Withdrawals and Point-of-Sale Transactions

ATM Fees: Sterling will reimburse ATM fees paid at all Sterling and domestic non-Sterling ATMs*

Replace lost ATM Card: \$10.00

Expedited ATM Card: \$90.00

Copy of Point of Sale (POS) Draft: \$5.00 each item

* ATMs that we do not own or operate may assess fees. International transactions may incur a fee charged by the international network

ONLINE BANKING

Monthly Fee: No Charge

View Account Checks Online: No Charge

View Online Statements: No Charge

Online Bill Pay: No Charge

Rush Bill Pay Fee: Refer to the current fee disclosed in Online Banking Bill Pay



* T A A 4 8 4 5 % 8 3 0 2 3 1 9 4 3 2 % D % 1 4 7 8 5 2 3 6 9 % D D 8 0 3 6 1 % 0 1 2 2 2 0 2 4 *

Mobile Banking: No Charge



FEE SCHEDULE

Eagle Checking Account Specifications and Fee Listing



EAGLE CHECKING ACCOUNT SPECIFICATIONS

Minimum Balance to open account: \$500.00

Average Daily Balance to avoid fee: \$500.00

Low Balance Fee: \$25.00 The low balance fee will be waived with the establishment of a monthly direct deposit into the Eagle Checking Account.

Early closeout before six months: \$10.00

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Monthly Statement Fee (waived if signed up for e-Statements or for those individuals 55 years of age or older)	\$3.00
Copies of Checks	\$5.00
Teller Checks	\$10.00
Account Research (charge per hour)	\$40.00
Account Balancing Assistance (charge per hour)	\$40.00
Stop Payments - All Items and ACH (verbal and written) - (charge per item)	\$30.00
One Copy of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year	\$0.00
Additional Copies of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year (charge per year)	\$20.00
Photocopies of Statements (charged for each month requested)	\$10.00
Non-machine readable encoded check fee (charge per rejected check)	\$5.00
Garnishments/levies/injunctions/etc. (charged per hour)	\$75.00
Check Cashing Fee for Non-Customers (charged per item) - Sterling Bank & Trust checks only	\$3.00
Wire Transfer Fee - Domestic Wires (Incoming)	\$0.00
Wire Transfer Fee - Domestic Wires (Outgoing)	\$30.00
Wire Transfer Fee - Foreign Wires (Incoming)	\$0.00
Wire Transfer Fee - Foreign Wires (Outgoing)	\$40.00
Safe Deposit Boxes (Charged Per Year) - Account Relationship is required to maintain a Safe Deposit Box. Free rental for U.S. military personnel (Military ID must be shown).	
\$100.00 Small Box (2" x 5")	
\$250.00 Document Box (3" x 10")	
\$500.00 Large Box (5" x 10")	

Lost Safe Deposit Key Replacement Fee \$100.00 for re-drilling and replacement of key. *Additional fees may apply if all keys are lost.*

STERLING DEBIT CARD

All Accounts: Unlimited number of Withdrawals and Point-of-Sale Transactions

ATM Fees: Sterling will reimburse ATM fees paid at all Sterling and domestic non-Sterling ATMs*

Replace lost ATM Card: \$10.00

Expedited ATM Card: \$90.00

Copy of Point of Sale (POS) Draft: \$5.00 each item

* ATMs that we do not own or operate may assess fees. International transactions may incur a fee charged by the international network

ONLINE BANKING

Monthly Fee: No Charge

View Account Checks Online: No Charge

View Online Statements: No Charge



Online Bill Pay: No Charge
Rush Bill Pay Fee: Refer to the current fee disclosed in Online Banking Bill Pay
Mobile Banking: No Charge



FEE SCHEDULE
Freedom Checking Account Specifications and Fee Listing



FREEDOM CHECKING ACCOUNT SPECIFICATIONS

Minimum Balance to open account: \$100.00

Monthly Balance to avoid fee: \$0.00

Low Balance Fee : \$0.00

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Monthly Statement Fee (waived if signed up for e-Statements or for those individuals 55 years of age or older)	\$3.00
Copies of Checks	\$5.00
Teller Checks	\$0.00
Account Research (charge per hour)	\$40.00
Account Balancing Assistance (charge per hour)	\$40.00
Stop Payments - All Items and ACH (verbal and written) - (charge per item)	\$30.00
One Copy of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year	\$0.00
Additional Copies of IRS 1099 and IRS 1098 Forms for Current Year and Each Prior Year (charge per year)	\$20.00
Photocopies of Statements (charged for each month requested)	\$10.00
Non-machine readable encoded check fee (charge per rejected check)	\$5.00
Garnishments/levies/injunctions/etc. (charged per hour)	\$75.00
Check Cashing Fee for Non-Customers (charged per item) - Sterling Bank & Trust checks only	\$3.00
Wire Transfer Fee - Domestic Wires (Incoming)	\$0.00
Wire Transfer Fee - Domestic Wires (Outgoing)	\$30.00
Wire Transfer Fee - Foreign Wires (Incoming)	\$0.00
Wire Transfer Fee - Foreign Wires (Outgoing)	\$40.00
Safe Deposit Boxes (Charged Per Year) - Account Relationship is required to maintain a Safe Deposit Box. Free rental for U.S. military personnel (Military ID must be shown).	
\$100.00 Small Box (2" x 5")	
\$250.00 Document Box (3" x 10")	
\$500.00 Large Box (5" x 10")	
Lost Safe Deposit Key Replacement Fee \$100.00 for re-drilling and replacement of key. <i>Additional fees may apply if all keys are lost.</i>	

STERLING DEBIT CARD

All Accounts: Unlimited number of Withdrawals and Point-of-Sale Transactions

ATM Fees: Sterling will reimburse ATM fees paid at all Sterling and domestic non-Sterling ATMs*

Replace lost ATM Card: \$10.00

Expedited ATM Card: \$90.00

Copy of Point of Sale (POS) Draft: \$5.00 each item

* ATMs that we do not own or operate may assess fees. International transactions may incur a fee charged by the international network.

ONLINE BANKING

Monthly Fee: No Charge

View Account Checks Online: No Charge

View Online Statements: No Charge

Online Bill Pay: No Charge



Rush Bill Pay Fee: Refer to the current fee disclosed in Online Banking Bill Pay
Mobile Banking: No Charge





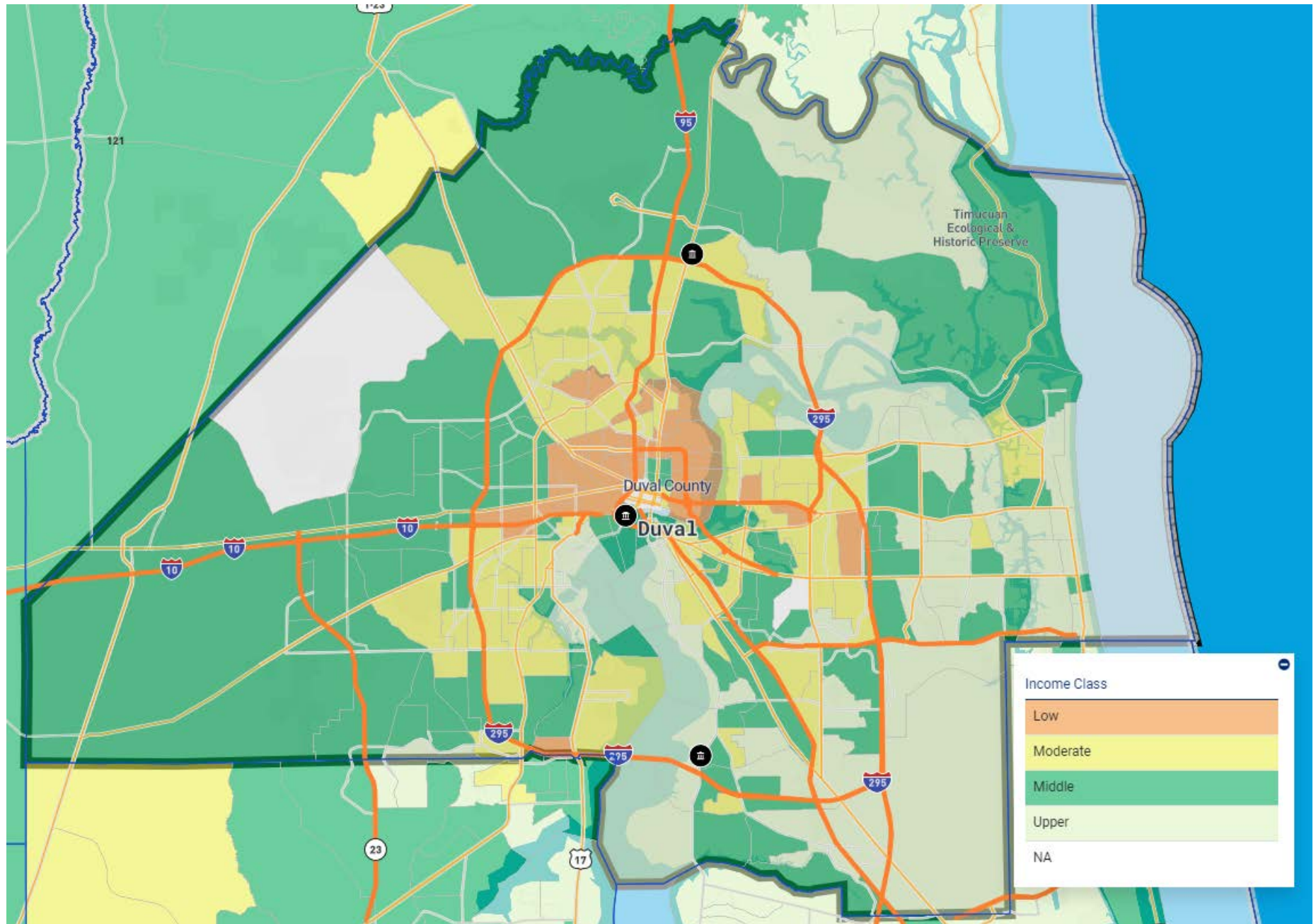
Facility-Based Assessment Areas



2025 Facility-Based Assessment Area

Florida

Duval AA

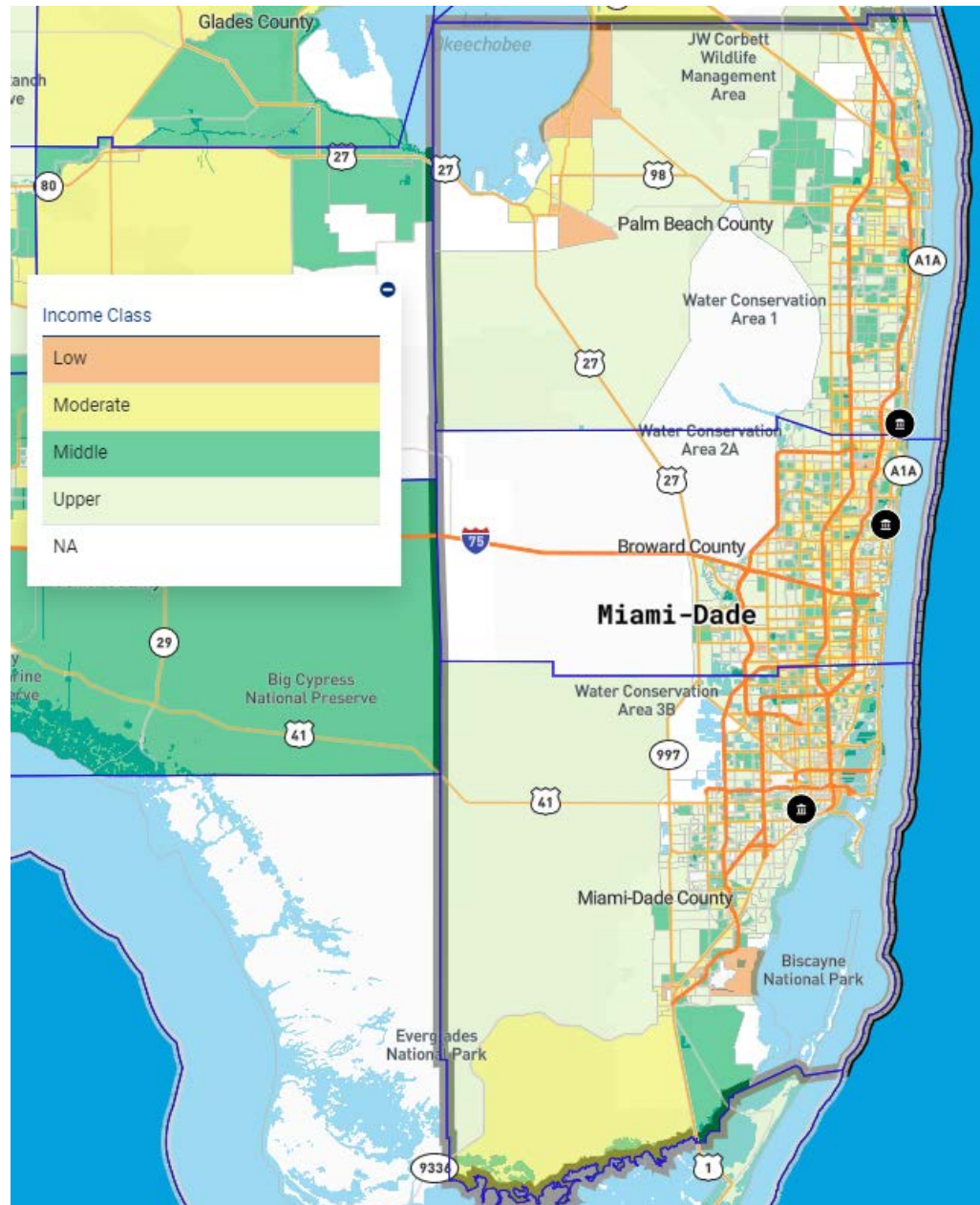




2025 Facility-Based Assessment Area

Florida

Miami-Dade AA

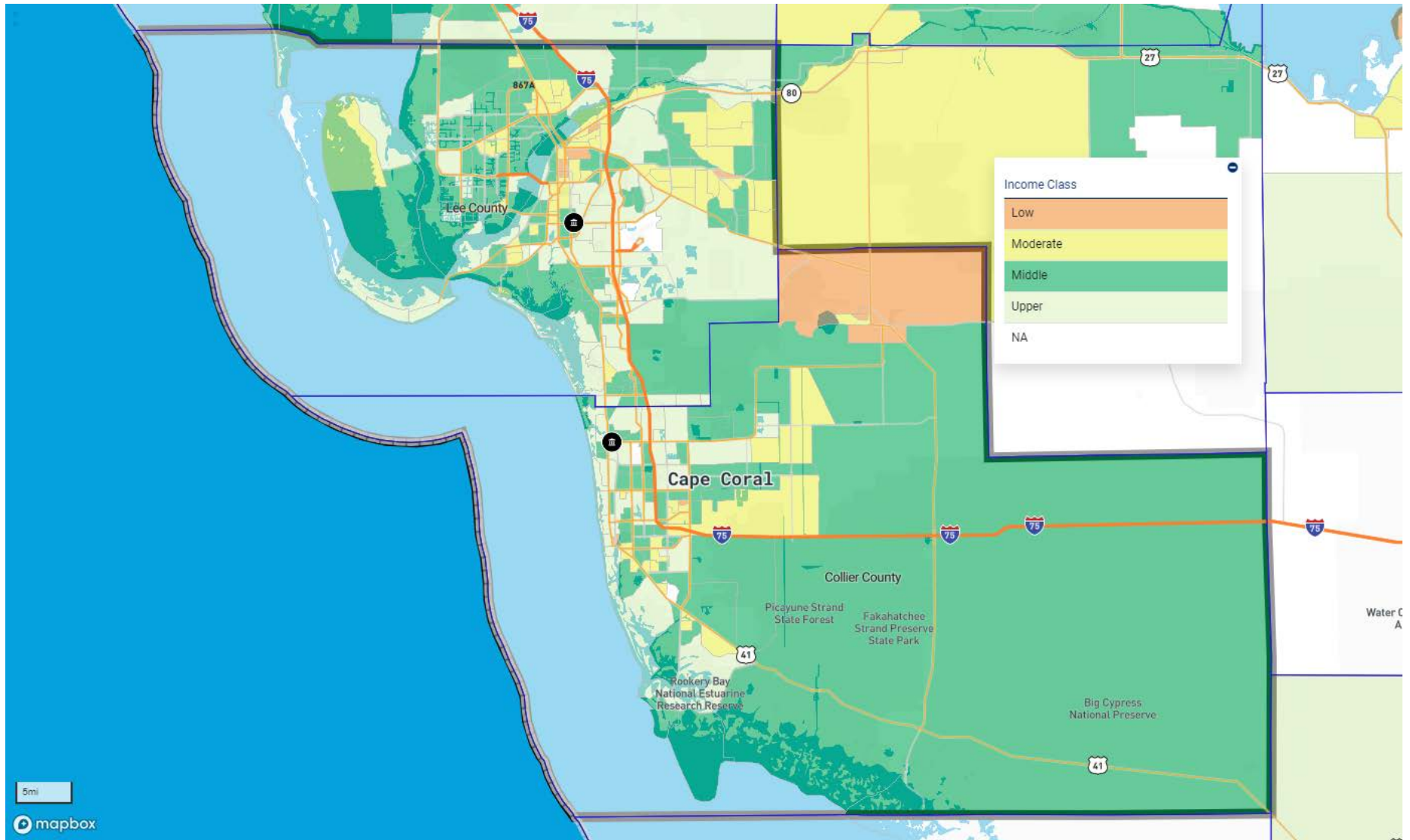


Counties:

- Miami-Dade
- Broward
- Palm Beach



Facility Based Assessment Area
Florida
Cape Coral AA



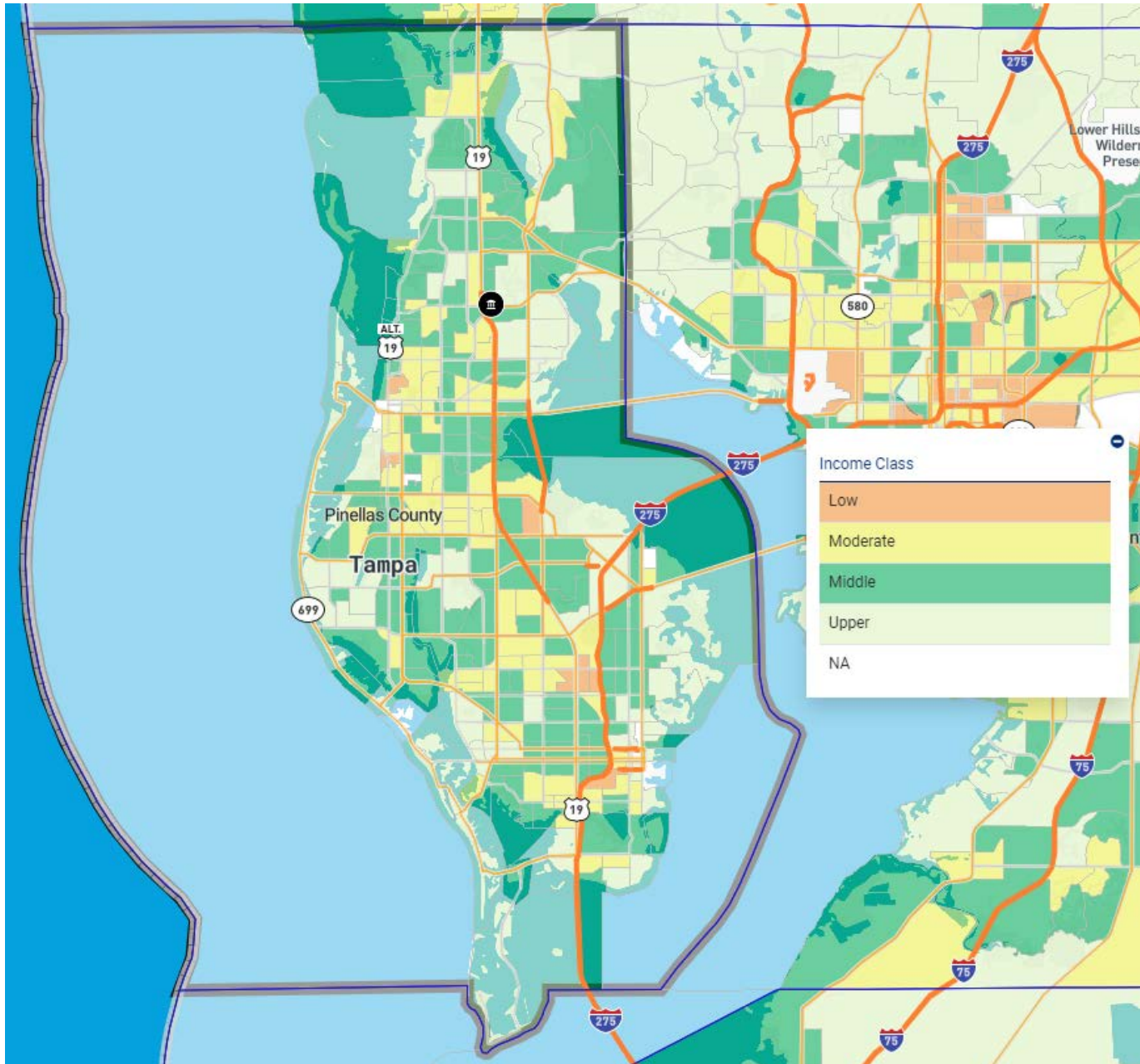
Counties:
- Lee
- Collier



2025 Facility-Based Assessment Area

Florida

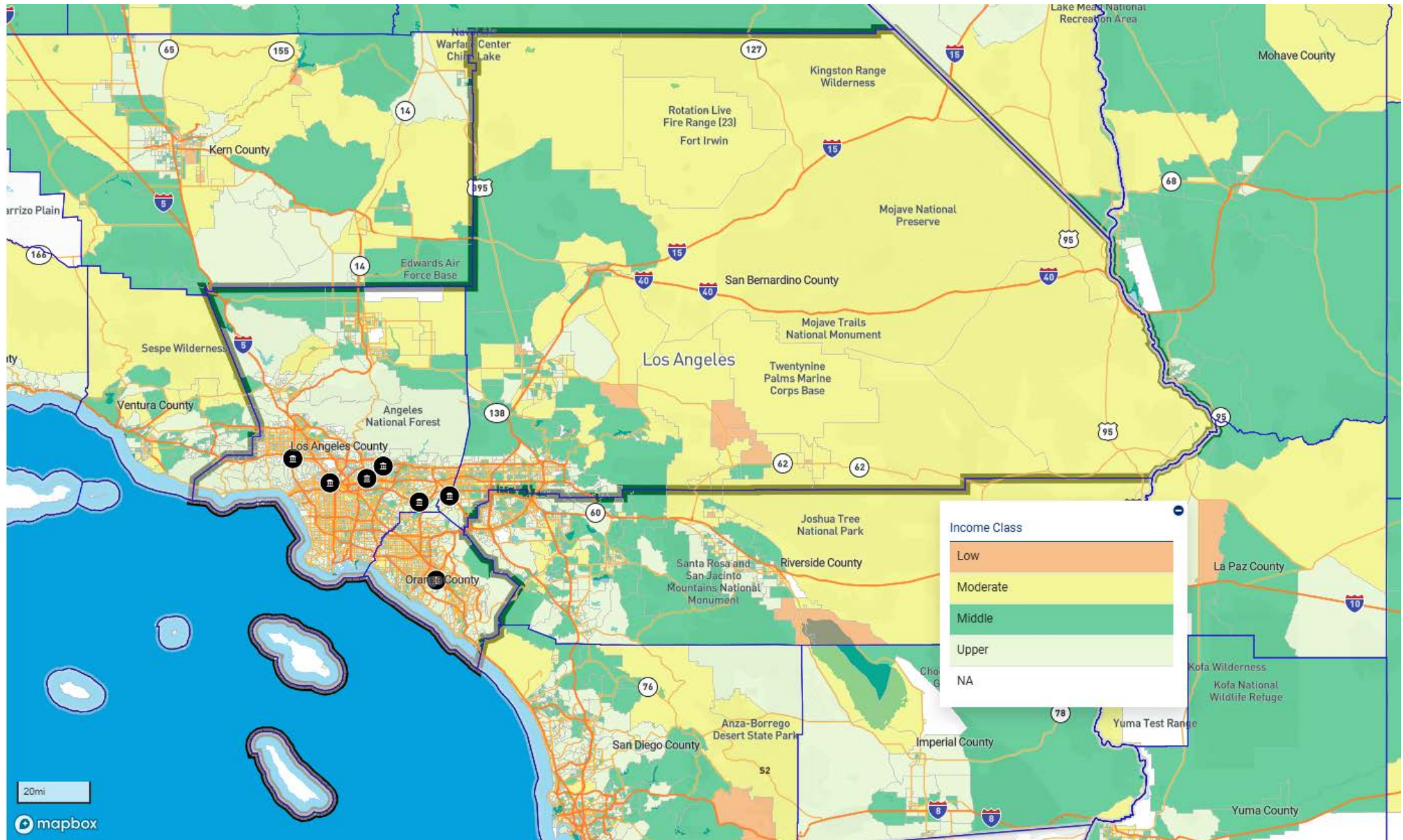
Tampa AA



Counties:
- Pinellas

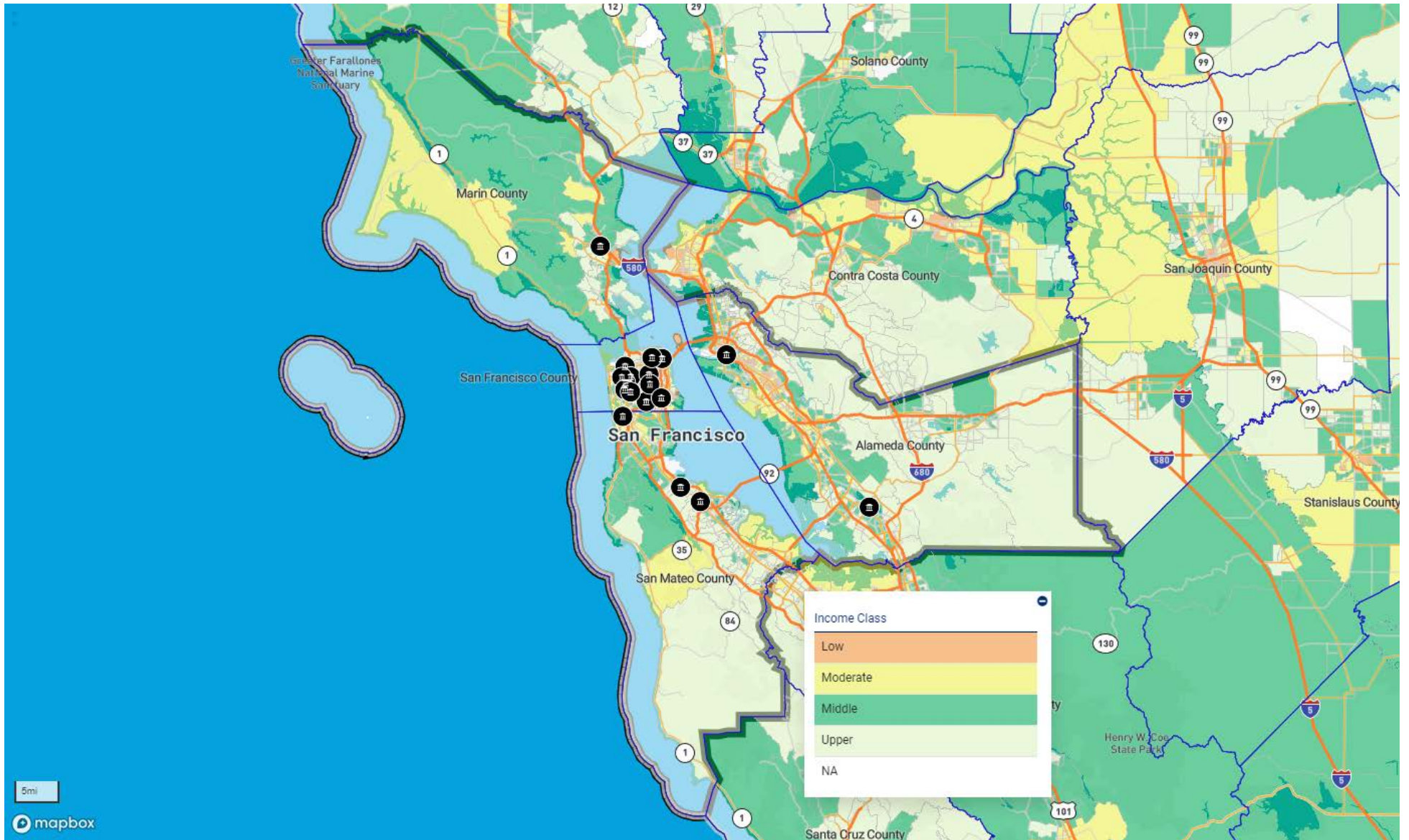


Facility Based Assessment Area
California
Los Angeles AA



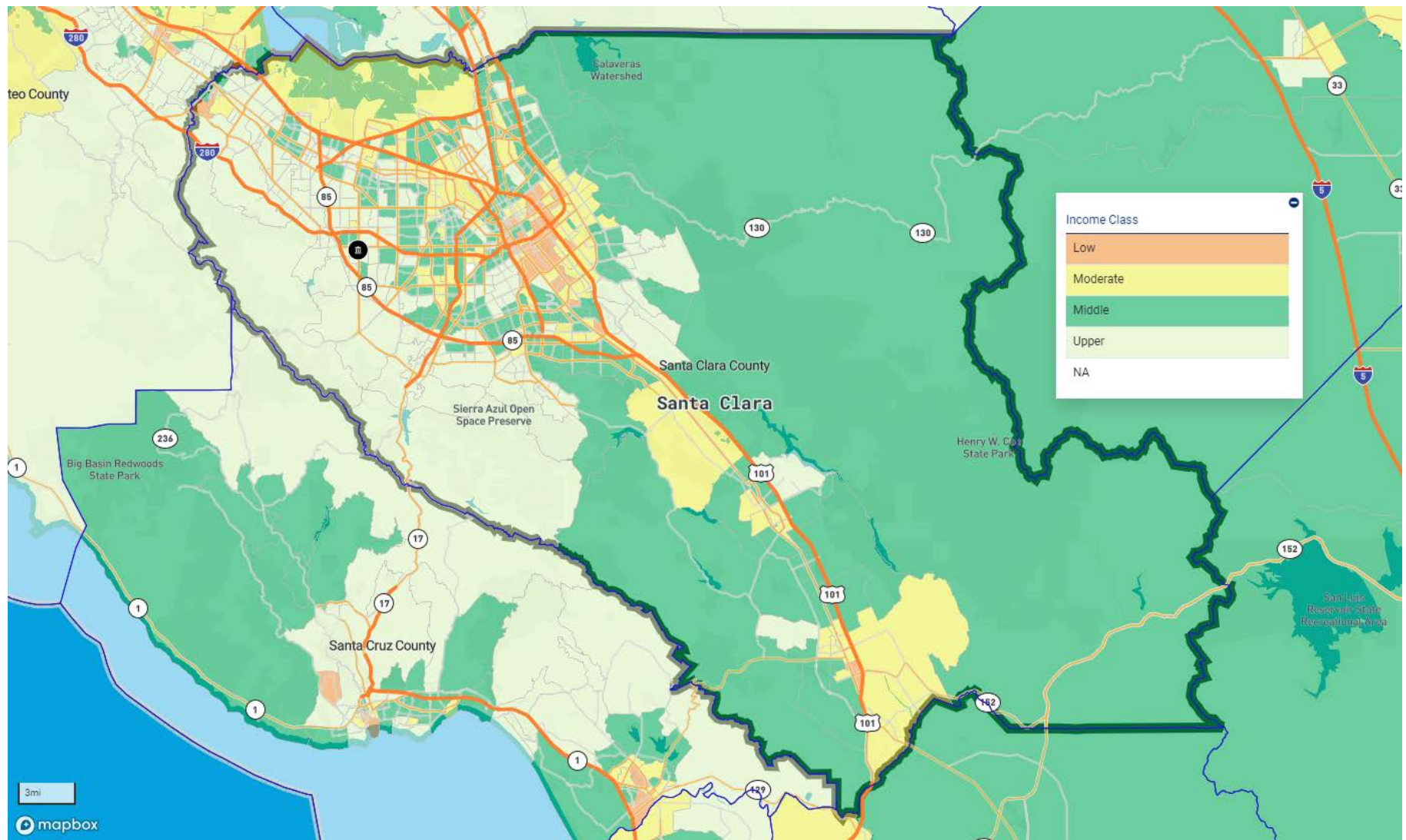
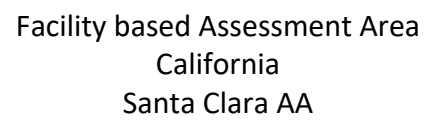
Counties: - Los Angeles
- Orange
- San Bernardino

Facility Based Assessment Area
California
San Francisco AA



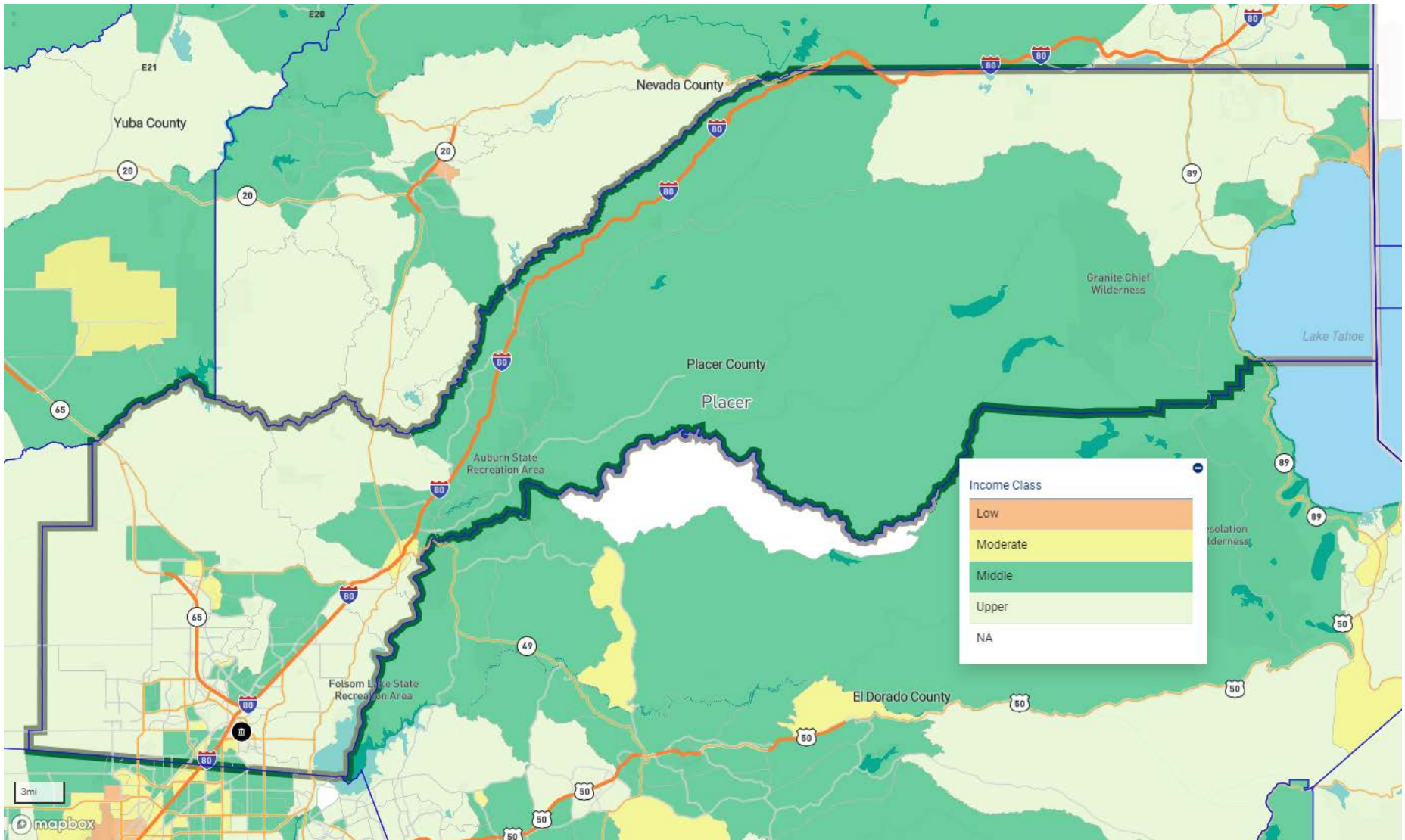
Counties:

- San Francisco
- Alameda
- Marin
- San Mateo



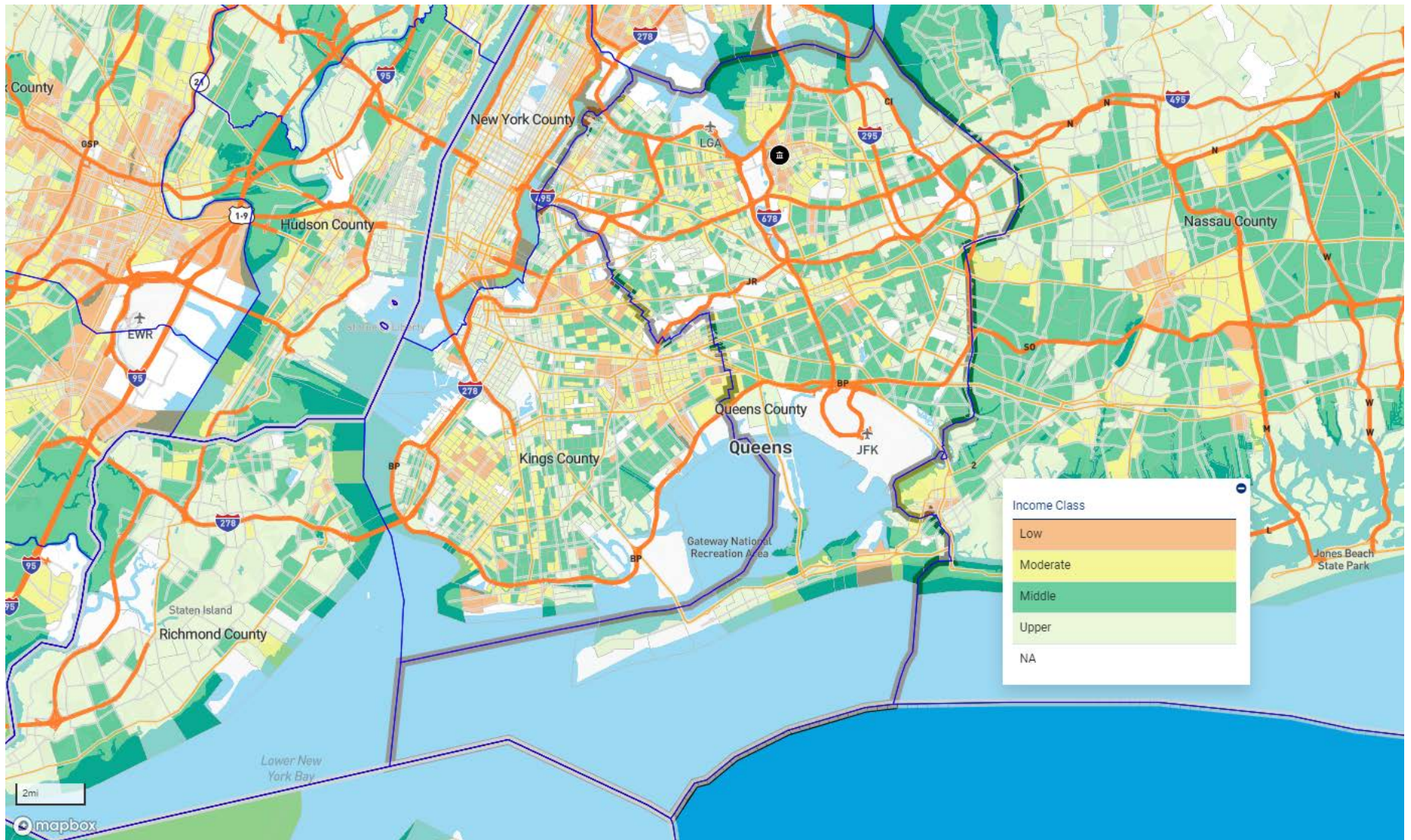


Facility Based Assessment Area
California
Placer AA





Facility Based Assessment Area
New York
Queens AA





HMDA & CRA Disclosure Statements

Pursuant to 12 CFR Part 1003, EverBank's public file and written HMDA/CRA Disclosure statement may be obtained online or as a hard copy.

You can access the information online via two locations:

- Consumer Financial Protection Bureau's ("CFPB or Bureau") website: www.consumerfinance.gov/hmda. Or,
- The Federal Financial Institutions Examination Council ("FFIEC") Website: www.ffiec.cfpb.gov.

If you would like to request a permanent copy of the HMDA and/or CRA Disclosure Statement, then you may email: HMDA.CRA@EverBank.com Or,

Send written correspondence:

EverBank
Attn: Stephanie Broder
301 West Bay Street
Jacksonville, FL 32202