

It really does pay to Bank at EverBank®

EverBank® tops the competition.

| Compare Our CD Rates [°] | | Features | |
|------------------------------------|--------------------|-------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | Ours | Natl. Avg.* | |
| 6-month CD | 5.15% [†] | . . . 3.57% | <ul style="list-style-type: none">• High Yield Pledge[‡]• Personal Service, 24/7• Maturity Alerts• FDIC-insured[^] |
| 1-year CD | 5.30% [†] | . . . 3.77% | |
| Rates listed are expressed as APY. | | | |

To learn more about EverBank's Advisor Yield Pledge CDs, contact your Investment Professional:

Derek C. Stephenson
(801) 208-1195
13997 South Minuteman Drive, Suite 110
Salt Lake City, UT 84020

[°] Rates as of 1/27/2007.

^{*} Source: Bankrate.com overnight averages; rates as of 1/27/2007.

[†] The quoted annual percentage yield (APY) is current as of 1/27/2007 and applies only to the corresponding term also quoted with the APY, and assumes that interest remains on deposit until maturity. Penalties for early withdrawal apply. A minimum deposit of \$1,500 is required to open the account. Specific accounts may not be offered by all EverBank divisions, consult your representative for availability.

[‡] We pledge to keep the yield on your Advisor Yield Pledge CD (at the

time of issue and rollover) in the top 5% of competitive accounts as tracked by the Bankrate.com National Index™. This Yield Pledge is only available on certain accounts offered by EverBank .

[^] EverBank is an FDIC-insured federal savings association (FDIC Certificate #34775). Your EverBank deposit accounts are insured by the FDIC for up to \$100,000.

EverBank's relationship with your Investment Professional is limited to a joint marketing agreement. No other affiliations exist.

EverBank is an Equal Housing Lender, member FDIC.