

Protect your large CD deposits— FDIC insurance up to \$50 million¹

Finally, a CD with FDIC insurance for large deposits. And at EverBank®, we offer it—the CDARS® Certificate of Deposit, part of the Certificate of Deposit Account Registry Service (CDARS).

With FDIC protection up to \$50 million, this could be the perfect solution for high net worth individuals and businesses like non-profit organizations, sole proprietors, hospitals and more. Distinctly unique and easily manageable CDs through CDARS mean you only need to work with one bank on your large deposits.

One consistent and competitive rate. One relationship at one bank. One CD. The EverBank CDARS CD.

Benefits that set it apart.

- FDIC insurance on CD deposits up to \$50 million
- CDARS gives you the convenience of working with one bank for deposits that aren't customarily FDIC insurable at one location
- Open with a \$10,000 minimum deposit
- Choice of terms from 3 months to 3 years
- Build a customized ladder of CDs with large deposits to help manage your cash flow over time
- Reminder sent to you 15 days prior to CD maturity



Security is your goal. Peace of mind protection is our playing field.

FDIC insurance on deposits large and small. Great rates too.

If you still want FDIC insurance on a CD but your total deposit is less than \$250,000², you might consider our Yield PledgeSM CD. Your money will earn a yield pledged to be among the top 5% of competitive accounts of leading banks³—at the time of purchase and when it rolls over. This is our pledge to you—a pledge to help make your money work harder for you.

Do something traditional – in an original way – at EverBank.

For Questions:
Contact your Investment
Professional

Apply online:
EverBankAdvisor.com

CDARS CD

FDIC insurance up to \$50 million ¹	Yes
Minimum Opening Balance	\$10,000
Range of terms	Yes

Get the facts. FDIC insurance protects the deposits that an insured bank has on deposit—including CDs up to their standard insurance amount.

Why is FDIC insurance so important? The FDIC insures deposits for up to \$250,000²—against bank failure. In the event of bank failure, your FDIC protection would cover combined balances per ownership category, including interest.

EverBank and FDIC insurance: The CDARS CD is so unique due to the amount of FDIC protection. Why take a chance with any amount you deposit—especially your largest deposits?

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1. The Certificate of Deposit Account Registry Service (CDARS) offers Certificates of Deposit (CDs) that allow FDIC insurance in excess of single institution limits, subject to availability based on CD term and participation limits. Placement is based on date and time of application approval and funding. Deposits above single institution FDIC insurance limits will not benefit from higher insurance protection until the CDARS account is Placed. Accounts are Placed each week on Thursday or the next business day thereafter. Early withdrawal penalties apply. A minimum deposit of \$10,000 is required to open the account. CDARS and Certificate of Deposit Account Registry Service are registered service marks of Promontory Interfinancial Network, LLC. Published rates and APYs are not applicable to CDs in excess of \$5 million; please call for a rate quote.
 2. EverBank is an FDIC insured federal savings association. The standard insurance amount of \$250,000 is in effect through December 31, 2013. On January 1, 2014 the standard insurance amount will return to \$100,000 per depositor for all account categories except IRAs and other certain retirement accounts, which will remain at \$250,000 per depositor.
 3. EverBank pledges to keep the yield on your account in the top 5% of competitive accounts as tracked in the Bankrate.com National Index™ of leading banks and thrifts. For the Yield Pledge CD this pledge applies at the time of purchase, or when rolling your expiring CD into a new CD with EverBank.

EverBank is an Equal Housing Lender and member FDIC. EverBank's relationship with your Investment Professional is through a joint marketing agreement for the sale of banking products only. Otherwise, there is no other affiliation.