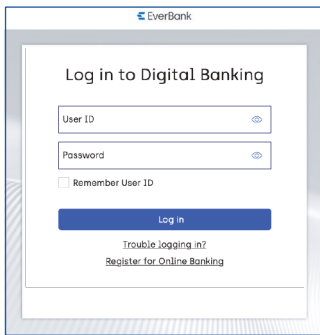


First-time login to your EverBank accounts on our enhanced platform

Moving forward, you will now access and manage your EverBank accounts in the new EverBank Online Banking experience. Follow the steps below for your first-time login.

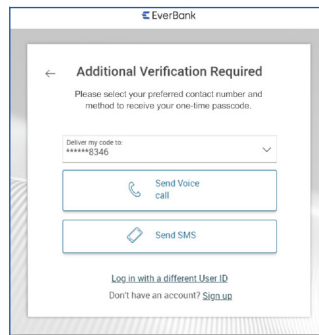
To start:

Download the new EverBank mobile app at the App Store® or Google Play™ or go online to [everbank.com](https://www.everbank.com) and select “Log In” in the upper right corner. Then choose “Log In to EverBank Online Banking.”

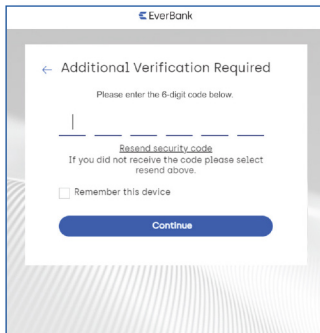


1. Enter your TIAA User ID and Password and click **Log in**.

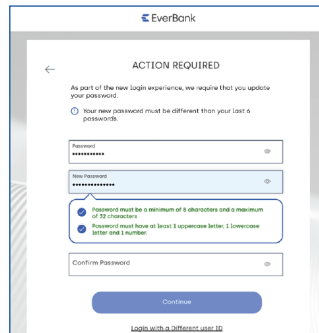
ATTN: Enter your User ID in all lowercase characters.



2. For your security, verify your account by clicking to receive a one-time passcode by voice or SMS, depending on whether we have your home or mobile phone number on file.



3. Enter your 6-digit passcode and click **Continue**.



4. Create a new password that meets the requirements shown. Click **Continue** after confirming your new password.

NOTE: A small group of clients may also be prompted to update their user ID to meet our new security requirements.

Finish up:

Check your consent for each of the two Agreements and click **Continue**. Then you can also enroll in any additional services by checking the appropriate box that pops up. Click **Continue** if interested.

Now you're ready to start your enhanced EverBank online experience!

Accessing your TIAA accounts:

You will continue to access and manage your TIAA accounts by logging in at [TIAA.org](https://www.tiaa.org) or on the TIAA mobile app with your usual credentials. Do not use the new credentials you set up in step 4 to access and manage your TIAA accounts.

Scan below to go mobile.

The new EverBank mobile app is waiting for you.

