

Frank O. Trotter

Frank Trotter is president of EverBank Direct, the retail banking channel of Florida-based EverBank, and CEO of EverBank Wealth Management. A founding partner of EverBank, Mr. Trotter has more than 30 years of experience in the banking industry. He has served as senior vice president and managing director of Mercantile Bank Capital Markets and as director of the International Markets Division of Mark Twain Bank, where he created the WorldCurrency® family of deposits and directed the global launch of eCash. A graduate of St. Olaf College, Mr. Trotter also holds an MBA in finance and international finance from Washington University. He is a widely quoted speaker on financial topics, especially currency markets. Publications focusing on the WorldCurrency family of products or recently quoting Mr. Trotter include *The Wall Street Journal*, *U.S. News and World Report*, *CBS MarketWatch*, *USA Today*, CNNfn, and the *Chicago Tribune*, among others.

About EverBank : EverBank Financial Corp is a privately-held thrift holding company headquartered in Jacksonville, Florida, with approximately \$12.0 billion in assets, \$9.7 billion in deposits and more than 2,300 employees. The EverBank Family of Services provide innovative banking, lending and investing products and services to approximately 600,000 customers nationwide through its scalable low-cost distribution channels. EverBank markets and distributes its products and services primarily through an integrated online financial portal, augmented by a nationwide network of independent financial advisors, 14 high-volume financial centers in targeted Florida markets and other financial intermediaries.