

SoFi Money™ Rates

Rates Effective as of: Monday, January 7, 2019

Capitalized terms used but not defined herein, shall have the meanings set forth in the SoFi Money Customer Agreement.

Interest Rate Description	Interest Rate	APY
Qualified Interest Rate	2.23%	2.25%
Base Interest Rate	1.24%	1.25%

Annual Percentage Yields or APYs set forth above for the Qualified Interest Rate and the Base Interest Rate are calculated based on the following assumptions:

- During the 3-Month Grace Period (as defined below) all SoFi Money Accounts will earn interest at the Qualified Interest Rate.
- The Qualified Interest Rate APY assumes that an Account: (a) receives the Qualified Interest Rate during the 3-Month Grace Period, and (b) will have met either Target Activity Threshold (as defined below) during the 3-Month Grace Period (or, if applicable, at the Grace Period Review (as defined below)), and in each of the 9 months following the 3-Month Grace Period.
- The Base Interest Rate APY, assumes that an Account: (a) receives the Qualified Interest Rate during the 3-Month Grace Period, and (b) will not meet either Target Activity Threshold during, or after, the 3-Month Grace Period.
- The APY's further assume that all principal and interest earned will remain in the Account during the 3-Month Grace Period and during the succeeding 9 months; and that no other transactions occur during such periods.

Important Account Terms

Interest begins to accrue the day funds are posted to your Account, which will be no later than the second Business Day after deposit (and in some cases sooner based on the timing and type of deposit made). Interest earned is accrued daily and compounded monthly. Interest earned will be credited to your Account on or before the fifth (5th) Business Day of the following calendar month.

- We use the average daily balance method to calculate interest on your Account. This method applies a daily periodic rate to the principal in your Account each day.
- The Base Interest Rate and the Qualified Interest Rate will be established by SoFi Securities from time to time in its sole discretion. Each is a variable rate and is subject to change at any time without advance notice to you.
- Fees charged to your Account, and changes to either rate, will affect the APY(s) described above; rate changes will be posted on this Rate Sheet and to your Account and will be visible on the SoFi Money home page.

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Existing SoFi Money Accounts.

- Accounts opened prior to the effective date hereof and which are in their 3-Month Grace Period, will earn interest at Qualified Interest Rate set forth above, from the date hereof for the remainder of their 3-Month Grace Period. After such 3-Month Grace Period, such Accounts will earn interest at the rate above for which they are eligible based on their satisfaction of the Target Activity Thresholds, if applicable.
- Accounts opened prior to the effective date hereof, which are not in their 3-Month Grace Period, will earn interest at the rate above for which they are eligible based on their most recent Monthly Account Activity Review, if applicable.
- Legacy Accounts opened prior to November 13, 2018, will earn interest at the Qualified Interest Rate without regard to Monthly Account Activity Reviews.

During the 3-Month Grace Period. During the 3-Month Grace Period, SoFi Securities will waive the Target Activity Thresholds required to earn interest at the Qualified Interest rate and to receive reimbursement for third-party ATM fees incurred for ATM withdrawals.

After the 3-Month Grace Period.

- After the 3-Month Grace Period, Accounts which met either Target Activity Threshold in any calendar month during the 3-Month Grace Period (or, if applicable, at the Grace Period Review), will continue to earn interest at the Qualified Interest Rate and receive reimbursement for third-party ATM fees (subject to continued satisfactory Monthly Account Activity Reviews).
- Accounts which did not meet either Target Activity Threshold in any calendar month during the 3-Month Grace Period (or, if applicable, at the Grace Period Review), or, which later fail to meet either Target Activity Threshold for two (2) consecutive Monthly Account Activity Reviews, will earn interest at the Base Interest Rate and will not receive reimbursement for third-party ATM Fees.

SoFi Securities may at any time, in its sole discretion, elect to limit, suspend or terminate ATM fee reimbursements without prior notice, including during the 3-Month Grace Period.

Monthly Account Activity Reviews.

- After the 3-Month Grace Period, SoFi Securities will conduct a monthly review of each Account (including those which previously met the Target Activity Thresholds), to determine whether recent Account activity meets either Target Activity Threshold.
- Accounts that previously satisfied either Target Activity Threshold and continue to meet either threshold after the most recent Monthly Account Activity Review, will continue earning interest at the Qualified Interest Rate and receiving reimbursement for third-party ATM fees.
- Accounts that previously satisfied either Target Activity Threshold but fail to meet either threshold in two consecutive Monthly Account Activity Reviews, will earn interest at the Base Interest Rate on Account Balances and will not receive reimbursement for third-party ATM Fees.
- Accounts which were not previously eligible for the Qualified Interest Rate or ATM fee reimbursement, but which met either Target Activity Threshold during a Monthly Account Activity Review, will begin earning interest at the Qualified Interest Rate and receiving reimbursement for third-party ATM fees, each in accordance with SoFi Securities' policies and procedures.

SoFi Money Sweep Program.

SoFi Money™ is offered through SoFi Securities LLC. Neither SoFi Securities LLC nor its affiliates are a bank.

SoFi Money™ Rates

All interest paid on your Account is earned through the SoFi Money Sweep Program, which is a cash sweep program operated by SoFi Securities in conjunction with various FDIC insured partner banks (the “[Program Banks](#)”). Neither the Qualified Interest Rate nor the Base Interest Rate can exceed the lowest rate of interest paid by any of the Program Banks under the SoFi Money Sweep Program. The interest rates paid by the Program Banks are variable. In the event the lowest rate paid by the Program Banks is less than the Qualified Interest Rate or the Base Interest Rate, the corresponding interest rate(s) offered hereunder will be reduced to a rate which does not exceed the lowest rate paid by the Program Banks under the SoFi Money Sweep Program. Changes to interest earned hereunder will be posted on this Rate Sheet and to your Account and will be visible on the SoFi Money home

page. Rates can be changed at any time, including during the 3-Month Grace Period and, in certain cases, rate reductions may be made retroactive to the date the interest rate paid by the Program Bank was reduced.

Additional information about the SoFi Money Sweep Program can be found at www.sofi.com/my/money/sweep.

Definitions

“3-Month Grace Period” shall mean, for Accounts opened on or after November 13, 2018, the period which begins the date your Account is opened and ends on the date immediately prior to such date in the third (3rd) calendar month following such date.

“Grace Period Review” shall mean, for Accounts opened other than on the first (1st) of the month, which did not meet either Target Activity Threshold in any calendar month during the 3-Month Grace Period, a limited Account activity review will be conducted at the end of the 3-Month Grace Period to determine whether the Account met either threshold in the period between the first day of such calendar month and the last day of the 3-Month Grace Period; in the event either Target Activity Threshold has been met, the Account will continue earning interest at the Qualified Interest Rate and receiving ATM fee reimbursements, subject to maintaining ongoing eligibility based on Monthly Account Activity Reviews.

“Target Activity Thresholds” shall mean, with respect to any Account, either of the following: (a) at least \$3,000 in direct deposit transactions in any calendar month (e.g. payroll direct deposits); or (b) at least \$500 in debit card transactions in any calendar month; provided that satisfaction of the foregoing thresholds shall be measured as of the later of: (i) the conclusion of the 3-Month Grace Period, and shall be met if either threshold has been satisfied in any calendar month during such period (or, if applicable, at the Grace Period Review); and (ii) the most recent Monthly Account Activity Review.

Note that:

1. In determining whether the “direct deposit” Target Activity Threshold has been satisfied, transfers received through SoFi Money P2P, “Square Cash”, and other P2P transfer services or electronic wallet services like Venmo, etc., will not be treated as “direct deposits.”
2. In determining whether the “debit card” Target Activity Threshold has been satisfied: (a) ATM transactions (including withdrawals) shall not be included; (b) posted debit card transactions for the calendar month will be included (pending transactions will be excluded); and (c) aggregate debit card transactions shall be included net of any refunds, returns or other debit card credits for the calendar month.