SoFi Checking and Savings
Rates Effective as of: July 11, 2023

Account Holders with Direct Deposit

<table>
<thead>
<tr>
<th>Account</th>
<th>Interest Rate</th>
<th>APY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking Account</td>
<td>0.49886%</td>
<td>0.50%</td>
</tr>
<tr>
<td>Savings Account</td>
<td>4.31368%</td>
<td>4.40%</td>
</tr>
</tbody>
</table>

- Direct deposit means deposits made by an account holder’s employer, payroll, or benefits provider via ACH deposit ("Direct Deposit"). Deposits that are not from an employer, including but not limited to check deposits, peer-to-peer transfers (e.g., transfers from PayPal, Venmo, etc.), merchant transactions (e.g., transactions from PayPal, Stripe, Square, etc.), and bank ACH transfers not from employers, do not constitute Direct Deposit. SoFi Bank, National Association ("SoFi Bank") shall assess each account holder’s Direct Deposit activity on a monthly basis to determine the applicability of the interest rates stated herein. To account for variations in month length, SoFi Bank reserves the right to grant a grace period to account holders following a change in Direct Deposit activity before adjusting interest rates.

- For account holders with monthly Direct Deposit activity, the interest rate paid on the balance of the deposits in your Checking Account will be 0.49886% with an annual percentage yield ("APY") of 0.50%.

- For account holders with monthly Direct Deposit activity, the interest rate paid on the balance of (a) the deposits in your Savings Account and (b) the deposits aggregated in your Vaults, as applicable, will be 4.31368% with an APY of 4.40%.

- If you choose to participate in the SoFi Insured Deposit Program (the "Program"), SoFi Bank will deposit an amount of your cash balances (your “Program Deposits”) into deposit accounts at multiple Receiving Banks, as set forth in the Program Terms and Conditions, which can be found at https://www.sofi.com/banking/fdic/terms/. Participation in the Program will not change the interest rate paid on your deposit balances. The interest rates paid to you on your Program Deposits will be consistent with the current interest rates paid on, and the allocation of, the balances of deposits in your SoFi Checking and Savings accounts, respectively. The list of Receiving Banks may change from time to time, and the most recent list is available at http://www.sofi.com/banking/fdic/receivingbanks.

Account Holders without Direct Deposit

<table>
<thead>
<tr>
<th>Account</th>
<th>Interest Rate</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Checking Account</td>
<td>0.49886%</td>
<td>0.50%</td>
</tr>
<tr>
<td>Savings Account</td>
<td>1.19345%</td>
<td>1.20%</td>
</tr>
</tbody>
</table>

- For account holders without monthly Direct Deposit activity, the interest rate paid on the balance of the deposits in your Checking Account will be 0.49886% with an annual percentage yield ("APY") of 0.50%.

- For account holders without monthly Direct Deposit activity, the interest rate paid on the balance of (a) the deposits in your Savings Account and (b) the deposits aggregated in your Vaults, as applicable, will be 1.19345% with an APY of 1.20%.

- If you choose to participate in the SoFi Insured Deposit Program (the "Program"), SoFi Bank will deposit an amount of your cash balances (your “Program Deposits”) into deposit accounts at multiple Receiving Banks, as set forth in the Program Terms and Conditions, which can be found at https://www.sofi.com/banking/fdic/terms/. Participation
in the Program will not change the interest rate paid on your deposit balances. The interest rates paid to you on your Program Deposits will be consistent with the current interest rates paid on, and the allocation of, the balances of deposits in your SoFi Checking and Savings accounts, respectively. The list of Receiving Banks may change from time to time, and the most recent list is available at http://www.sofi.com/banking/fdic/receivingbanks.

Important Account Terms – The disclosures below are required pursuant to federal law.

Daily Balance Computation Method
SoFi Bank employs the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Calculation of APY
The APY(s) set forth above are calculated based on the following formula:

\[
\text{APY} = 100 \left( 1 + \frac{\text{Interest}}{\text{Principal}} \right)^{\frac{365}{\text{Days in Term}}} - 1
\]

Assumptions
The APY(s) set forth above are calculated using the following assumptions: (i) the calculation shall be based on a term of 365 days; and (ii) all principal and interest remain on deposit for the entire 365-day term and (iii) no other transactions (deposits or withdrawals) occur during the 365-day term.

Note: The above assumptions apply solely to calculating APYs. You will earn the interest rates(s) above that apply to your account, regardless of how many deposits or withdrawals you make.

Interest Accrual
Amounts on deposit will accrue interest daily based on the end-of-day balance of your account. Interest earned will be compounded monthly.

Changes to Interest Rates
The interest rates above are variable rates established by SoFi Bank and may be changed at any time by SoFi Bank, in its sole discretion without advance notice to you. Changes to interest rates may change the corresponding APY(s) described above, will be posted on this SoFi Bank Rate Sheet, to your Account, and will be visible on the SoFi Bank home page. Fees may reduce earnings.