SoFi Checking and Savings

Rates Effective as of: October 20, 2026

If you are a SoFi Plus member, see Tables 1, 2 and 3. If you are NOT a SoFi Plus member see Tables 4 and 5. If you have Eligible Direct Deposits or $5,000 in Qualifying Deposits, see Table 4.

[Tiered Rates for SoFi Plus members]

Table 1. *A SoFi Plus member with only an individual account or only a joint account (see conditions below)*

Account		Interest Rate	Annual Percentage Yield (APY)
Individual or Joint Checking Account	All balances	0.49886%	0.50%
Individual or Joint Savings Account	Balances ≤ $20,000	4.60169%	4.70%
	Portion of Balances > $20,000	3.25112%	3.30%

Table 2. *A SoFi Plus member with both an individual and joint account (see conditions below)*

Account		Interest Rate	Annual Percentage Yield (APY)
Checking Accounts	All balances	0.49886%	0.50%
Individual Savings Account	Balances ≤ $20,000	4.60169%	4.70%
	Portion of Balances > $20,000	3.25112%	3.30%
Joint Savings Account	All balances	3.25112%	3.30%

Table 3. *SoFi Plus members where both members only have a joint account (see conditions below)*

Account		Interest Rate	Annual Percentage Yield (APY)
Joint Checking Account	All balances	0.49886%	0.50%
Joint Savings Account	Balances ≤ $40,000	4.60169%	4.70%
	Portion of Balances > $40,000	3.25112%	3.30%

What Savings rates do I earn as a SoFi Plus member?

For SoFi Plus members, SoFi Savings is a tiered-rate account. We determine rates applicable to your account(s) based on all SoFi Checking and Savings accounts associated with you, including joint and individual accounts. These determinations are made on an ongoing basis, and the rates applicable to your accounts may change if

accounts are opened or closed. An account holder who pays the SoFi Plus subscription Fee every month (a "**SoFi Plus member**") will be paid the following rates, as applicable.

- **SoFi Plus member with <u>only</u> an Individual Account (Table 1):**
    - For SoFi Plus members with only an individual account, you will be paid the rates set forth in **<u>Table 1</u>**.
    - If the total daily balance of your Savings account is **$20,000 or less**, the interest rate paid on the entire balance of your Savings account will be 4.60169% with an APY of 4.70%.
    - If the total daily balance of your Savings account is **greater than $20,000**:
        - (i) An interest rate of 4.60169% will be paid only for that portion of the daily balance of your Savings account that is **$20,000 or less** with an APY of 4.70%;
        - (ii) An interest rate of 3.25112% will be paid only for that portion of the daily balance of your Savings account that is **greater than $20,000** with an APY of 3.30%; and
        - (iii) The blended APY for the entire total daily balance of your Savings account will be between 3.30% and 4.70%.
    - **Example:** Member A has $25,000 in their SoFi Savings Account. Member A will earn: (i) an interest rate of 4.60169% on $20,000 in their SoFi Savings account with an APY of 4.70%; and (ii) an interest rate of 3.25112% on $5,000 in their SoFi Savings account with an APY of 3.30%. Member A will earn a blended APY of 4.42% on the total $25,000 in their SoFi Savings account.
- **SoFi Plus member with <u>only</u> a Joint Account (Table 1; Table 3 for Exception 1 below):**
    - For SoFi Plus members with only a joint account, and where only one joint account holder is a SoFi Plus member, you will be paid the rates set forth in **<u>Table 1</u>**, subject to Exception 1 below.
    - If the total daily balance of your Savings account is **$20,000 or less**, the interest rate paid on the entire balance of your Savings account will be 4.60169% with an APY of 4.70%.
    - If the total daily balance of your Savings account is **greater than $20,000**:
        - (i) An interest rate of 4.60169% will be paid only for that portion of the daily balance of your Savings account that is **$20,000 or less** with an APY of 4.70%;
        - (ii) An interest rate of 3.25112% will be paid only for that portion of the daily balance of your Savings account that is **greater than $20,000** with an APY of 3.30%; and
        - (iii) The blended APY for the entire total daily balance of your Savings account will be between 3.30% and 4.70%.
    - **Example:** Member A is a SoFi Plus member but Member B is not. Neither Member A or B have an individual account. They have $45,000 in their joint SoFi Savings Account. Members A and B's joint account will earn: (i) an interest rate of 4.60169% on $20,000 in their SoFi Savings account with an APY of 4.70%; and (ii) an interest rate of 3.25112% on $25,000 in their SoFi Savings account with an APY of 3.30%. Their joint account will earn a blended APY of 3.92% on the total $45,000 in their joint SoFi Savings account.
    - **Exception 1.** If your joint account holder is also a SoFi Plus member, and does not have an individual account, then you will be paid the rates set forth in Table 3.
        - If the total daily balance of your Savings account is **$40,000 or less**, the interest rate paid on the

entire balance of your Savings account will be 4.60169% with an APY of 4.70%.

- If the total daily balance of your Savings account is **greater than $40,000**:
  - (i) An interest rate of 4.60169% will be paid only for that portion of the daily balance of your Savings account that is **$40,000 or less** with an APY of 4.70%;
  - (ii) An interest rate of 3.25112% will be paid only for that portion of the daily balance of your Savings account that is **greater than $40,000** with an APY of 3.30%; and
  - (iii) The blended APY for the entire total daily balance of your Savings account will be between 3.30% and 4.70%.

- **Example:** Members A and B are both SoFi Plus members and neither have an individual account. They have $45,000 in their joint SoFi Savings Account. Members A and B's joint account will earn: (i) an interest rate of 4.60169% on $40,000 in their SoFi Savings account with an APY of 4.70%; and (ii) an interest rate of 3.25112% on $5,000 in their SoFi Savings account with an APY of 3.30%. Their joint account will earn a blended APY of 4.54% on the total $45,000 in their joint SoFi Savings account.

- **SoFi Plus member with <u>both</u> an Individual Account and a Joint Account (Table 2; For Exception 2 below: Table 2 for Individual Account and Table 1 for Joint Account):**
  - For SoFi Plus members with both an individual account and a joint account, you will be paid the rates set forth in **<u>Table 2</u>**, except as set forth in Exception 2 below.
  - If the total daily balance of your individual Savings account is **$20,000 or less**, the interest rate paid on the entire balance of your individual Savings account will be 4.60169% with an APY of 4.70%.
  - If the total daily balance of your individual Savings account is **greater than $20,000**:
    - (i) An interest rate of 4.60169% will be paid only for that portion of the daily balance of your individual Savings account that is **$20,000 or less** with an APY of 4.70%;
    - (ii) An interest rate of 3.25112% will be paid only for that portion of the daily balance of your individual Savings account that is **greater than $20,000** with an APY of 3.30%; and
    - (iii) The blended APY for the entire total daily balance of your individual Savings account will be between 3.30% and 4.70%.
  - An interest rate of 3.25112% will be paid on the entire balance of your joint Savings account with an APY of 3.30%.
  - **Example:** Member A has $25,000 in their individual SoFi Savings Account and is a SoFi Plus member. Members A and B have $25,000 in their joint Savings account. Member B is not a SoFi Plus member. Member A will earn: (i) an interest rate of 4.60169% on $20,000 in their individual Savings account with an APY of 4.70%; and (ii) an interest rate of 3.25112% on $5,000 in their individual Savings account with an APY of 3.30%. Member A will earn a blended APY of 4.42% on the total $25,000 in their individual SoFi Savings account. Members A & B will earn an interest rate of 3.25112% on the entire $25,000 balance of their joint Savings account with an APY of 3.30%.
  - **Exception 2 .** If you are a SoFi Plus member with both an individual account and a joint account, and your joint account holder is also a SoFi Plus member and does not also have an individual account, you will be paid the rates set forth in Table 2 on your individual account only, and the rates set forth on Table 1 on your joint Savings account only.
    - Individual account - If the total daily balance of your individual Savings account is **$20,000 or less**, the interest rate paid on the entire balance of your Savings account will be 4.60169% with an APY

of 4.70%.

- If the total daily balance of your individual Savings account is **greater than $20,000**:
  - (i) An interest rate of 4.60169% will be paid only for that portion of the daily balance of your individual Savings account that is **$20,000 or less** with an APY of 4.70%;
  - (ii) An interest rate of 3.25112% will be paid only for that portion of the daily balance of your individual Savings account that is **greater than $20,000** with an APY of 3.30%; and
  - (iii) The blended APY for the entire total daily balance of your individual Savings account will be between 3.30% and 4.70%.
- Joint account - If the total daily balance of your joint Savings account is **$20,000 or less**, the interest rate paid on the entire balance of your Savings account will be 4.60169% with an APY of 4.70%.
- If the total daily balance of your joint Savings account is **greater than $20,000**:
  - (i) An interest rate of 4.60169% will be paid only for that portion of the daily balance of your joint Savings account that is **$20,000 or less** with an APY of 4.70%;
  - (ii) An interest rate of 3.25112% will be paid only for that portion of the daily balance of your joint Savings account that is **greater than $20,000** with an APY of 3.30%; and
  - (iii) The blended APY for the entire total daily balance of your joint Savings account will be between 3.30% and 4.70%.
- **Example:** Member A has $25,000 in their individual SoFi Savings Account and is a SoFi Plus member. Members A and B have 25,000 in their joint Savings account. Member B is a SoFi Plus member and does not have an individual Savings account. Member A will earn: (i) an interest rate of 4.60169% on $20,000 in their SoFi individual Savings account with an APY of 4.70%; and (ii) an interest rate of 3.25112% on $5,000 in their individual SoFi Savings account with an APY of 3.30%. Member A will earn a blended APY of 4.42% on the total $25,000 in their individual SoFi Savings account. Members A & B will earn: (i) an interest rate of 4.60169% on $20,000 in their joint Savings account with an APY of 4.70%; and (ii) an interest rate of 3.25112% on $5,000 in their joint Savings account with an APY of 3.30%. Member A & B will earn a blended APY of 4.42% on the total $25,000 in their joint SoFi Savings account.

What Checking rates do I earn as a SoFi Plus member?

An interest rate of 0.49886% will be paid on the entire balance of your Checking account(s) with an APY of 0.50%.

What is the SoFi Plus Subscription Fee?

For details concerning the SoFi Plus Subscription Fee, see the SoFi Plus Terms and Conditions at https://www.sofi.com/terms-of-use/#sofi-plus.

Rates for Account Holders who are not SoFi Plus members

Table 4. *Rates for Account Holders with Eligible Direct Deposit or $5,000 in Qualifying Deposits*

Account Holder Type	Checking Account		Savings Account	
	Interest Rate	Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)
Account Holders with Eligible Direct Deposit	0.49886%	0.50%	3.25112%	3.30%
Account Holders with $5,000 in Qualifying Deposit	0.49886%	0.50%	3.25112%	3.30%

Table 5. *Standard Rates for Account Holders Who Do Not Have Eligible Direct Deposit, $5,000 in Qualifying Deposits, or a SoFi Plus membership*

Account Holder Type	Checking Account		Savings Account	
	Interest Rate	Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)
Account Holders without Eligible Direct Deposit, $5,000 in Qualifying Deposits, or SoFi Plus membership	0.49886%	0.50%	0.79708%	0.80%

What is an Eligible Direct Deposit?

Eligible Direct Deposit means a recurring deposit of regular income to an account holder's SoFi Checking or Savings account, including payroll, pension, or government benefit payments (e.g., Social Security), made by the account holder's employer, payroll or benefits provider or government agency ("**Eligible Direct Deposit**") via the Automated Clearing House ("**ACH**") Network every 31 calendar days.

Although we do our best to recognize all Eligible Direct Deposits, a small number of employers, payroll providers, benefits providers, or government agencies do not designate payments as direct deposit. To ensure you're earning the APY for account holders with Eligible Direct Deposit, we encourage you to check your APY Details page the day after your Eligible Direct Deposit posts to your SoFi Account. If your APY is not showing as the APY for account holders with Eligible Direct Deposit, contact us at 855-456-7634 with the details of your Eligible Direct Deposit. As long as SoFi Bank can validate those details, you will start earning the APY for account holders with Eligible Direct Deposit from the date you contact SoFi for the next 31 calendar days. You will also be eligible for the APY for account holders with Eligible Direct Deposit on future Eligible Direct Deposits, as long as SoFi Bank can validate them.

What is not an Eligible Direct Deposit?

Deposits that are not from an employer or government agency, including but not limited to check deposits, peer-to-peer transfers (e.g., transfers from PayPal, Venmo, Wise, Zelle etc.), merchant transactions (e.g.,

transactions from PayPal, Stripe, Square, etc.), and bank ACH funds transfers and wire transfers from external accounts, or are non-recurring in nature (e.g. IRS tax refunds), do not constitute Eligible Direct Deposit activity. There is no minimum Eligible Direct Deposit amount required to qualify for the stated interest rate. SoFi Bank, N.A. ("SoFi Bank") shall, in its sole discretion, assess each account holder's Eligible Direct Deposit activity to determine the applicability of the interest rates stated herein and may request additional documentation for verification of eligibility.

What is a Qualifying Deposit?

Qualifying Deposits means one or more deposits that, in the aggregate, are equal to or greater than $5,000 to an account holder's SoFi Checking and Savings accounts ("**Qualifying Deposits**") every 31 calendar days. Qualifying Deposits only include those deposits from the following eligible sources: (i) ACH transfers, (ii) inbound wire transfers, (iii) peer-to-peer transfers (i.e., external transfers from PayPal, Venmo, Wise, Zelle etc. and internal peer-to-peer transfers from a SoFi account belonging to another account holder), (iv) check deposits, (v) instant funding to your SoFi Bank Debit Card, (vi) push payments to your SoFi Bank Debit Card, and (vii) cash deposits. SoFi Bank shall, in its sole discretion, assess each account holder's Qualifying Deposits to determine the applicability of the interest rates stated herein and may request additional documentation for verification of eligibility.

What is not a Qualifying Deposit?

Qualifying Deposits do not include: (i) transfers between an account holder's SoFi Checking account, SoFi Savings account, SoFi Invest accounts and/or SoFi Vaults; (ii) interest payments; (iii) bonuses issued by SoFi Bank or its affiliates; or (iv) credits, reversals, and refunds from SoFi Bank or from a merchant.

What are the timing requirements?

Upon paying the SoFi Plus Subscription Fee, you will begin earning the interest rates and APYs for SoFi Plus members by the following business day. Upon receiving an Eligible Direct Deposit or Qualifying Deposit to your account, you will begin earning the interest rates and APYs for account holders with Eligible Direct Deposit or $5,000 in Qualifying Deposits by the following business day. SoFi reviews your Eligible Direct Deposit and Qualifying Deposits based on a rolling 31-calendar day period. A rolling 31-calendar day period means that each time you receive an Eligible Direct Deposit or $5,000 in Qualifying Deposits, a new 31-day period begins, during which you will earn the interest rates and APYs for account holders with Eligible Direct Deposit or $5,000 in Qualifying Deposits. If you receive another Eligible Direct Deposit or $5,000 in Qualifying Deposits during the current 31-day period, the period will reset, and a new 31-day period will begin from the date the criteria are met. You can view the end date of your current 31-day period, based on your most recent deposit activity, by visiting the APY Details page within your account.

SoFi Bank reserves the right to grant a grace period to account holders following a change in Eligible Direct Deposit or Qualifying Deposit activity before adjusting interest rates and APYs. If SoFi Bank grants you a grace period, the dates for such grace period will be reflected on the APY Details page of your account. If SoFi Bank determines that you did not have Eligible Direct Deposit activity or $5,000 in Qualifying Deposits within a rolling 31-day period and, if applicable, the grace period, then you will begin earning the interest rates and APYs earned by account holders without Eligible Direct Deposit, $5,000 in Qualifying Deposits, or SoFi Plus membership(as detailed below).

As long as you receive an Eligible Direct Deposit or $5,000 in Qualifying Deposits every 31 calendar days, you will continue earning the interest rates and APYs earned by account holders with Eligible Direct Deposit or $5,000 in Qualifying Deposits. As long as you pay the SoFi Plus Subscription Fee every month, you will remain enrolled in SoFi Plus and continue earning the interest rates and APYs earned by SoFi Plus members. If you open or close an individual account, your rates may change by the following business day.

Important Account Terms

The disclosures below are required pursuant to federal law.

How does SoFi calculate interest on your account?

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. The daily periodic rate is equal to 1/365 (or, in a leap year, we may use 1/366) times the interest rate for your Account.

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

  $APY = 100[(1+ Interest/Principal)^{(365/Days\ in\ Term)}-1]$

- 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.

How does interest accrue on my account?

Amounts on deposit will accrue interest daily based on the end-of-day balance of your account. Interest earned will be compounded monthly. Interest will be credited to your account monthly. Cash deposits begin accruing interest the same business day a deposit is credited to your Account. If you deposit an item such as a mobile check, interest begins accruing on the business day we receive credit for the item.

Can my interest rate change?

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 limit or advance notice to you. Interest rate(s) may also change automatically based on changes in your Account activity or other criteria as described herein. Changes to interest rates may change the corresponding APY(s) described above, which will be posted on this SoFi Bank Rate Sheet and to your Account. Interest rate changes and fees charged may change the APY(s) earned and reduce earnings. Your continued use of your SoFi Bank Account after we post changes to the interest rate(s) and corresponding APY(s) shall constitute your consent to any such changes. Promotional rates are not reflected on this SoFi Bank Rate Sheet.

What happens to interest received on deposits that do not clear?

If interest is credited to your Account on a deposit that does not clear, or that is subsequently returned, reversed, or determined to be invalid for any reason, SoFi Bank may deduct the corresponding interest amount from your Account without prior notice. Alternatively, SoFi Bank may require you to promptly repay such amounts upon demand. Failure to do so may result in restrictions on, or closure of, your Account.

What happens to interest when my Account is closed?

Upon closure of your Account, SoFi Bank will credit to your Account any interest accrued but unpaid through the date of closure, calculated on a prorated basis for the number of days your Account remained open during the applicable interest period. Any such credit will be included in your final Account balance.

Does participation in the SoFi Insured Deposit Program impact the rates that I earn on my accounts?

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 Participating Banks, as set forth in the Program Terms and Conditions, which can be found at: https://www.sofi.com/banking/fdic/sidpterms/. Participation in the Program will not change the interest rate paid on

your deposit balances. Additionally, participation in the Program will not impact SoFi Bank's determination of whether you have received $5,000 in Qualifying Deposits every 31 calendar days. 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 Participating Banks may change from time to time, and the most recent list is available at: http://www.sofi.com/banking/fdic/participatingbanks.

SoFi Checking and Savings is offered through SoFi Bank, N.A. Member FDIC.

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