

# SoFi Money<sup>®</sup> Rates

Rates Effective as of: October 31, 2019

Interest Rate Description	Interest Rate	APY
Interest Rate	1.59%	1.60%

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

Annual Percentage Yield or APY set forth above is calculated using the following assumptions: (a) the interest rate above remains the same for 12 months, (b) principal and interest earned will remain in the Account for 12 consecutive months, and (C) that no other transactions (deposits or withdrawals) occur during such 12 month period. NOTE You do not need to comply with these assumptions to receive the interest rate above on deposits to your Account. The foregoing assumptions are solely used to calculate APY. You are free to withdraw your money at anytime and to make as many deposits or withdrawals as you wish, and still earn the interest rate above.

- The interest rate paid on your deposits is a variable rate established by SoFi Securities from time to time in its sole discretion. The interest rate and APY above are subject to change at any time without advance notice to you.
- Fees charged to your Account will affect the APY described above; interest rate changes will be posted on this Rate Sheet and to your Account and will be visible on the SoFi Money home page.
- 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 is compounded monthly. Interest earned is credited to your Account on a monthly basis, on or before the fifth (5th) Business Day of the following calendar month.
- We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the principal in the Account each day.