

Rates Effective as of: June 9, 2020

Deposit Activity	Interest Rate	APY
\$500+ in Monthly Deposits	0.20%	0.20%
No Minimum Deposit	0.01%	0.01%

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

The Annual Percentage Yield(s) or APY(s) set forth above are calculated using the following assumptions over a 12 month period: (a) the interest rates above remain the same for 12 months, (b) with respect to the 0.20% APY, the Account receives deposits of \$500 or more, each month, for 12 months, (c) with respect to the 0.01% APY, the Account receives less than \$500 in deposits each month, for 12 months, (d) principal and interest earned will remain in the Account for 12 months, and (e) no other transactions (deposits or withdrawals) occur during such 12 month period.

NOTE: The above assumptions apply solely to calculating APY's. You will earn the interest rate(s) above which apply to your account, regardless of how many deposits or withdrawals you make.

- Each account will earn interest at 0.01% at account opening.
- Each month, on or around your account opening anniversary date, your SoFi Money account activity for the preceding 30 days will be reviewed.
- Accounts which received deposits totaling of \$500 or more (e.g., check deposits, inbound Venmo, PayPal, ACH transfers, payroll direct deposits, etc.), during the preceding 30 day period (the "Deposit Target"), will begin earning interest at 0.20%, effective the day the Deposit Target was met (or the following business day if the target is satisfied after business hours).
 - Accounts which did not meet the Deposit Target during the preceding 30 day period will earn interest at 0.01%, which change will be effective, the day following the last day of the 30 day review period.

Note: Accounts opened prior to May [], 2020 will earn interest at 0.20%, irrespective of account activity. SoFi Securities reserves the right to change this policy at any time.

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

The 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 interest paid to you cannot exceed the rates SoFi Securities earns under the SoFi Money Sweep Program. If at any time the interest rate paid to you, exceeds the rate earned by SoFi Securities, the interest rate paid to you will be reduced to a rate below the rate SoFi Securities earns under the SoFi Money Sweep Program. This type of change can occur at any time. More information about the SoFi Money Sweep Program is available at www.sofi.com/my/money/sweep.