



SOFI BANK FEE SHEET

Fees Effective as of April 8, 2026

Please note that the fees set forth on this Fee Sheet apply to your SoFi Checking and Savings accounts and are subject to change at any time, in the sole discretion of SoFi Bank, upon notice to you.

Account Fees

Description	Fee
Monthly maintenance fee	\$0
Minimum balance fee	\$0
Overdraft Fee	\$0
Inactive account fee	\$0
Dormant account fee	\$0
Escheatment, Abandoned or Unclaimed Account fee ¹	\$0
Return Item fee ²	\$0

Service Fees

Description	Fee
Checkbook fee	\$0
Replacement Card fee	\$0
Replacement Card Rush Delivery	\$0
Statement & Research – Legal Processing	\$0
Stop Payment fee	\$0

¹ Dormant accounts with no customer-generated activity are subject to escheatment procedures in accordance with the laws of the state in which you reside. For general information on the escheatment process, visit <https://www.sec.gov/fast-answers/answersescheathtm.html>.

² SoFi Bank may return items when your account does not have enough money.

Transactional Fees

Description	Fee (per transaction)
Outgoing domestic wire transfer ³	\$30 per wire transfer
Incoming wire transfers	\$0 per wire transfer
Outgoing Instant Transfers (withdrawals) ⁴	0.75% of transfer amount (minimum of \$1, maximum of \$30)
Incoming Instant Transfers (deposits)	\$0 per transaction
Global remittance transfers ⁵	0.50% of transfer amount
Allpoint ATM Transactions – Domestic/International	\$0 per transaction
Non-Allpoint ATM Transactions – Domestic/International	SoFi does not charge a fee, but the network operator may impose a small fee per transaction
Zelle [®] / P2P Transfers (incoming and outgoing)	\$0 per transfer
Bill Pay	\$0 per payment
Mobile Deposit Capture	\$0 per deposit
Point of Sale (POS) Transactions – Domestic/ International	\$0 per transaction
Cash deposits	SoFi does not charge a fee, but our partners may impose a small fee (up to \$4.95 per deposit)

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

³ The outgoing domestic wire fee will be assessed upon the successful processing of a wire transfer request and will be non-refundable.

⁴ SoFi Plus Subscribers may receive a discount on outgoing instant transfers (withdrawal) fees. Refer to SoFi Plus terms.

⁵ Certain third-party networks or service providers may assess additional fees in connection with the processing or receipt of a remittance transfer. Any such fees will be reflected in the pre-payment disclosures provided to you prior to your authorization of a remittance transfer. SoFi Plus subscribers may receive a discount on global remittance transfer fees. Refer to SoFi Plus terms.