



SoFi Checking & Savings - Fee Sheet
Fees Effective as of November 29, 2024

Our goal is to limit as many fees as possible. That said, SoFi Bank's Fee Sheet may change at any time. If there are any updates, we'll notify you ahead of time.

Account Fees

Description	Fee
Monthly maintenance fee	\$0
Minimum balance fee	\$0
Overdraft Fee	\$0
Inactive or 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>.

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

Transactional Fees

Description	Fee (per transaction)
Self-serve domestic outbound wires (once available) ³	\$30 per wire transfer
Inbound wire transfers	\$0 per wire transfer
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 fee per transaction
Zelle / P2P Transfers (inbound and outbound)	\$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)

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