

Transaction Limits

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SoFi Bank, N.A. ("SoFi Bank") has set withdrawal and deposit transaction limits on your SoFi Checking and Savings accounts to protect your accounts against fraudulent activity. Transaction limits are set based on confidential fraud and risk criteria that are essential to your protection and may be modified at our sole discretion without advance notice. You can check your deposit and withdrawal limits at any time on the SoFi App or SoFi.com or by calling us at 1-855-456-7634. Depending on our assessment of your account, these limits may be different or change with time.

Withdrawal Limits for Checking Accounts

| Limit | Peer to Peer | Bill Pay |
|-----------------------------|--------------|----------|
| Cumulative Amount Per Day | \$1,000 | |
| Cumulative Amount Per Month | \$3,000 | |
| Amount Per Transaction | | \$5,000 |

| Type of Withdrawal/Transaction Limit | Debit Card |
|---------------------------------------|-----------------|
| ATM and Point of Sale Cash Withdrawal | \$1,000 per day |
| Over the Counter Cash Withdrawal | \$150 per day |
| Point of Sale (POS) Spend Limit | \$6,000 per day |
| Combined Daily Limit | \$7,150 |

Deposit Limits

We may establish limits on the dollar amount and/or number of check images or mobile check deposits that you make to your account. If you attempt to initiate a mobile check deposit in excess of these limits, we may reject your mobile check deposit. If we permit you to make a mobile check deposit in excess of these limits, such mobile check deposit will still be subject to the terms of the Deposit Account Agreement, and we will not be obligated to allow such a mobile check deposit at other times. Your dollar deposit limit will be disclosed to you at the time that you make the mobile check deposit on the SoFi Mobile app. SoFi reserves the right to change these limits at any time in our sole discretion.