



SoFi Bank Tokenized Deposit Rate Sheet

Effective as of October 20, 2026

Account	Interest Rate	Annual Percentage Yield (APY)
Individual Tokenized Deposit Account	4.31368%	4.40%

Important Account Terms

The disclosures below are required pursuant to federal law.

How does SoFi calculate interest on your account?

SoFi Bank employs the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. The daily periodic rate is equal to 1/365 (or, in a leap year, we may use 1/366) times the interest rate for your Account.

- The APY(s) set forth above are calculated based on the following formula:

$$APY = 100 [(1 + \text{Interest/Principal})^{(365/\text{Days in term})} - 1]$$

- The APY(s) set forth above are calculated using the following assumptions: (i) the calculation shall be based on a term of 365 days; and (ii) all principal and interest remain on deposit for the entire 365-day term and (iii) no other transactions (deposits or withdrawals) occur during the 365-day term.

How does interest accrue on my account?

Amounts on deposit will accrue interest daily based on the end-of-day balance of your account. Interest earned will be compounded monthly. Interest will be credited to your account monthly. Collected funds begin earning interest on the calendar day credited and earn interest through the day before withdrawal, subject to applicable law.

Can my interest rate change?

The interest rate and corresponding APY are variable and may change at any time at SoFi Bank's discretion. There is no limit on the amount or frequency of any change. Changes to interest rates may change the corresponding APY(s) described above, which will be posted on this SoFi Bank Tokenized Deposit Rate Sheet and to your Account. Current APY information will be reflected in this SoFi Bank Tokenized Deposit Rate Sheet and made available through your Account. Your continued use of your SoFi Bank Tokenized Deposit Account after we post



changes to the interest rate(s) and corresponding APY(s) shall constitute your consent to any such changes. Promotional rates are not reflected on this SoFi Bank Tokenized Deposit Rate Sheet.

What happens if a transaction credited to my Account is reversed?

If interest is credited to your Account based on a transaction that is subsequently returned, reversed, canceled, or determined to be unauthorized or invalid, SoFi Bank may deduct the corresponding interest from your Account without prior notice or require you to repay that amount. Failure to repay amounts owed may result in restrictions on, or closure of, your Account.

What happens to interest when my Account is closed?

Upon closure of your Account, SoFi Bank will calculate any accrued but unpaid interest through the date of closure and include that amount in your final Account balance, calculated on a prorated basis for the number of days your Account remained open during the applicable interest period. Your final Account balance will be paid or transferred as provided in the SoFi Bank Tokenized Deposit Account Agreement.

Are SOFIE balances eligible for the SoFi Insured Deposit Program?

No. Your Tokenized Deposit Account balance, represented by SOFIE, is not currently eligible for and will not be placed in the SoFi Insured Deposit Program. It remains on deposit at SoFi Bank, N.A. and is eligible for FDIC insurance up to applicable limits. For purposes of determining FDIC insurance coverage, your Tokenized Deposit Account balance is aggregated with any other deposits you hold at SoFi Bank in the same ownership category.

SoFi Bank Tokenized Deposit Accounts are offered by SoFi Bank, N.A., Member FDIC.

Last updated October 20, 2026.