



SoFi Money Cash Management Account - Rate Sheet

Rates Effective as of: October 28, 2025

Deposit Balance Required to Earn Rate	Interest Rate	APY
All balances	0.0%	0.0%

For all account holders, the interest rate paid on the balance of your Account is 0.0% with an Annual Percentage Yield ("APY") of 0.0%.

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

Calculation of APY

The APY set forth above is calculated based on the following formula:

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

Assumptions

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

Note: The above assumptions apply solely to calculating the APY. You will earn the interest rate above that applies to your account, regardless of how many deposits or withdrawals you make.

Changes to Interest Rates

The interest rate above is a variable rate 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 the interest rate may change the corresponding APY described above. Any change will be posted on this SoFi Money Rate Sheet and to your Account. Fees may reduce earnings.

Any 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 SoFi Bank, N.A.. 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.