



## Samsung Money by SoFi - Fee Sheet Fees Effective as of May 6, 2026

Our goal is to limit as many fees as possible. That said, the Samsung Money by SoFi (“SMBS”) 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 <sup>1</sup>	\$0
Return Item fee <sup>2</sup>	\$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

<sup>1</sup> 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>.

<sup>2</sup> SoFi may return items when your account does not have enough money.

## **Transactional Fees**

<b>Description</b>	<b>Fee (per transaction)</b>
Outgoing domestic wire transfer <sup>3</sup>	\$30 per wire transfer
Incoming wire transfers	\$0 per wire transfer
Outgoing Instant Transfers (withdrawals) <sup>4</sup>	0.75% of transfer amount (minimum of \$1, maximum of \$30)
Incoming Instant Transfers (deposits)	\$0 per transaction
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)

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

<sup>4</sup>SoFi Plus members may receive a discount on outgoing instant transfers (withdrawal) fees. Refer to [SoFi Plus terms](#).