



SOFI BANK TRANSACTION LIMITS

Last updated: December 2, 2025

SoFi Bank, N.A. (“SoFi Bank”) sets withdrawal and deposit transaction limits on SoFi Checking and Savings accounts to help protect members against fraudulent or unauthorized activity. Transaction limits are based on confidential fraud and risk criteria designed to safeguard your Accounts and may be modified at any time, in our sole discretion without prior notice. SoFi Bank establishes daily and monthly limits on the dollar amounts and volumes of certain Account transactions, including deposits, ATM withdrawals, and P2P transfers. These limits are evaluated across all accounts owned by a SoFi member, rather than on a per-account basis, and may vary across accounts depending upon SoFi Bank’s assessment of risk and account activity, unless otherwise noted below. Certain members may have higher limits than those shown here. You can check your applicable withdrawal and deposit limits at any time by accessing SoFi Chat in the SoFi App or at SoFi.com or by calling us at 1-855-456-7634. Unless otherwise stated, all transaction limits are determined and applied according to Eastern Time.

Withdrawal Limits

ACH Withdrawal (Initiated from SoFi app or website)

Limit	Amount
Cumulative Amount per Day	\$5,000
Cumulative Amount per Month	\$15,000

Transfer to Invest

Limit	Amount
Cumulative Amount per Day	\$50,000
Cumulative Amount per Month	\$1,000,000

SoFi Pay a Friend

Limit	Domestic	International
Cumulative Amount per Day	\$1,000	\$300
Cumulative Amount per Week		\$1,000
Cumulative Amount Per Month	\$3,000	\$3,000

Bill Pay

Limit	Amount
Amount per Transaction	\$5,000

Zelle (Send)

Limit	Amount
Amount per Transaction / per Day	\$1,000

Debit Card Cash Withdrawals

Our debit card daily limits are maintained by our debit card processor which is based in the Mountain Standard Time. Limits are set for each debit card issued. ATM operators can enforce their own per transaction limit.

Type of Withdrawal	Amount
Amount of ATM Cash Withdrawal per Day	\$2,000
Amount of Over the Counter Cash Withdrawal per Day	\$2,000
Amount of Point of Sale (POS) Spend per Day	\$6,000
Cumulative Amount per Day	\$10,000

Deposit Limits

ACH Deposits (Initiated from SoFi app or website)

We may establish limits on the dollar amount and/or number of ACH deposits that you make to your account. If you attempt to initiate an ACH deposit in excess of these limits, we may reject it. Your dollar deposit limit will be disclosed to you at the time that you initiate a transfer on the SoFi Mobile app. SoFi reserves the right to change these limits at any time in our sole discretion.

Mobile Check Deposit

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.

Cash Deposit

SoFi Bank has set the following transaction limits for cash deposits at Green Dot retailers. Limits are set for each debit card issued. Individual retailers have the right to establish lower limits. Note that the limits are based on rolling time periods not on calendar days. For example, if a \$500 deposit is made at 11:00 AM MT and another \$500 deposit at 11:05 AM MT, the next cash deposit cannot be made until 11:01 AM MT the next calendar day. These limits are based on the Mountain Standard Time.

Type of Withdrawal/Transaction Limit	\$ Amount or Number
Amount per Transaction	\$500
Number of Transactions per rolling 24 hour period	2
Cumulative Amount per rolling 24 hour period	\$1,000
Cumulative Amount per rolling 7 day period	\$3,000
Cumulative Amount per rolling 30 day period	\$5,000